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1985 HOUSING MARKET SURVEY

Volume 3 Socio-Economic Characteristics



Ministry
of
Housing

Ontario Hon. Alvin Curling, Minister

Community Housing Wing
Housing Policy and Program
Development Branch



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Socio-Economic Characteristics Volume 3

The survey data was
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1. BACKGROUND . ---

1.1 Purpose

The 1985 Housing Market Survey is a continuation of a series of rental housing market surveys conducted by the Ministry between 1975 and 1982. A survey of home owners was also conducted in 1982. In October, 1985 the Housing Policy and Program Development Branch of the Community Housing Wing sponsored the 1985 survey of home owners and private market tenants.

The purpose of this survey is to produce information capable of supporting detailed analysis of current shelter conditions experienced by specific groups.

The survey is designed to be a research resource for policy and program analysis. It provides an empirical basis for the analysis of current housing market issues. The survey contains over 100 measures which provide statistical details of the following:

- . shelter costs
- . shelter type
- . household characteristics

The 1985 Housing Market Survey results have been compiled in the form of three volumes: 1) The Rental Market 2) The Ownership Market and 3) Socio-Economic Characteristics.

1.2. 1985 Housing Market Survey Details

The 1985 Housing Market Survey is the only information source of its type. The survey offers high quality and reliable information on the current Ontario housing market situation. It is compiled from a large sample of all private households for 10 specific urban areas and for the entire province.

A random sample of renter and owner households in the following 10 urban areas were interviewed by telephone: Hamilton, Kitchener, London, Oshawa, Ottawa, Sault Ste. Marie, Sudbury, Thunder Bay, Toronto and Windsor. The survey also contains a random sample for the remainder of Ontario. The total sample contains 5,948 renter and 4,735 owner households.

Canadian Facts, a Toronto-based market research firm, conducted the telephone survey work, data coding and editing. The Ministry's Policy and Program Development Branch is solely responsible for all data analysis.

1. BACKGROUND

These reports provide an analysis of selected data collected during October, 1985.

All previous surveys contain a 'core' of important market statistics, and the 1985 surveys also contain a similar core. The statistics from the 1985 surveys are generally comparable to statistics in the previous reports.

The core statistics are retained to enable time series analysis of important market statistics. However, market factors change over time. The 1985 survey content has been revised to better reflect current issues.

The survey sample design also received major revision. In previous surveys, only seven metropolitan areas were surveyed. The sample was increased to 10 areas in order to have a more comprehensive picture of current conditions in local markets across the province. The metropolitan areas generally coincide with the Statistics Canada 'Census Metropolitan Area' boundaries.

All regions of the province outside the 10 metropolitan areas were also sampled. The addition of cases from across the Province allows calculation of true provincial level statistics. Case weights must be applied to calculate provincial statistics.

1.3 Summary of Housing Market Survey Reports

The information collected in the three reports makes available the most current data on Ontario's housing market situation. The major issues addressed in both surveys cover:

- a. The current cost of housing to home owners and tenants
- b. Affordability problems experienced by both tenants and home owners
- c. Maintenance and condition of the existing housing stock
- d. Mobility of both home owners and tenants.

The ownership and renter surveys include general questions concerning:

- a. Socio-demographic measures such as household income, age and household mobility
- b. Mobility measures such as reasons for moving and choosing present accommodation
- c. Descriptive information on the types of accommodation in which people live and on maintenance and upkeep.

1. BACKGROUND . _____

The 1985 Ownership Market Survey offers the following information:

- a. Social and financial characteristics of home owners
- b. Comparison of social and financial characteristics between high and low gross debt service (GDS) ratio households
- c. Projected financial characteristics among households that will renew mortgages in the next five years.
- d. Renovation and home purchase plans.

The 1985 Rental Market Survey offers the following information:

- a. The current rent levels during October, 1985
- b. Rent increases between October, 1984 and 1985
- c. Additional charges for utilities and other services
- d. Tenant perceptions of building maintenance provided by landlords.

The third volume (Socio-Economic Characteristics) offers the following information:

- a. Social characteristics of home owners and tenant households
- b. Financial characteristics of home owners and tenant households
- c. Comparison of social and financial characteristics between tenant households and home owners.

2. SUMMARY

The following is a summary of highlights from the report.

4. General Characteristics: Renters and Owners

- . Almost half of renters (37.2 per cent) are between the ages of 25 and 34. This pattern is consistent across the province as well as for all metropolitan areas surveyed. Generally, home owners are older than renters. Of the owner population surveyed, over four-fifths (45.1 per cent) are between the ages of 35 and 54.
- . Non-family households make up almost half of the renter population (42.1 per cent) whereas less than 10 per cent (9.6 per cent) of owner households are made up of non-family groupings. The majority of owner households (54.6 per cent) are family households with children.
- . More than two-thirds of renter households (67.1 per cent) have household incomes of \$30,000 or less. On the other hand, the majority of owner households (59.6 per cent) have household incomes above \$30,000 .
- . Almost half of the renter population surveyed are married (49.1 per cent) with almost one-third of renters being single (28.4 per cent). In contrast, only 4.2 per cent of the owner households across the province are single while four-fifths of owners (83.9 per cent) are married.
- . The owner and renter households surveyed have similar educational backgrounds. Just over half of the renter households across the province have some secondary school education, or have completed high school (50.4 per cent). Forty-nine per cent of the owner population surveyed, have some secondary school education, or have completed secondary school.
- . Over half the renter population surveyed (57.9 per cent) are working full time. Similarly, 50.9 per cent of the owner household heads are employed full time.

2. SUMMARY

- . Of those respondents who work, either full time or part time, almost half of the owner and renter population surveyed (49.1 and 49.6 per cent respectively) are involved in either clerical or skilled labour. Fewer than two per cent of employed workers surveyed are farmers.

5. Financial Characteristics: Renters and Owners

- . Married person households have higher incomes than any other type of household for both owner and renter populations surveyed. Median household income for married person households among the renter population is \$28,500 for owner households, it is \$38,000.
- . Among renter households, where the head is under 25 years of age, 80.3 per cent of single-person households earn less than \$20,000. In contrast, to those households where the head is between the ages of 25 and 44, only 39 per cent earn less than \$20,000. By the time the household head reaches the age of 65 and older, 76.7 per cent of single-person households earn less than \$20,000.
- . The relationship between age, and income for the owner population is similar. Just under 20 per cent of single-person owner households, where the head is under 44 years of age, earn less than \$20,000. By the time the household head reaches 65 years and older, four-fifths of single-person households (80.7 per cent) earn less than \$20,000.
- . Among the total owner and renter population surveyed, owner households have higher incomes than renter households. This pattern holds true both for all metropolitan areas and the province. Average and median income for renter households across the province is \$27,370 and \$24,000 respectively, whereas average and median income for owner households is \$38,857 and \$35,000 respectively.

3. INTRODUCTION TO SURVEY RESULTS . _____

The objectives of the 1985 Socio-Economic report are as follows:

- . To examine general, social and financial information for home owners and tenant households.
- . To compare general, social and financial information between tenant households and home owners.

Survey results are broken down into the following sections:

- 4. General Characteristics: Renters and Owners
- 5. Financial Characteristics: Renters and Owners
- 6. Technical appendix
- 7. Definitions

Each section provides a wide variety of statistics. Statistics are generally presented for each metropolitan area and for the province . Results of statistical significance tests are also noted. Statistics identified by '&' did not achieve statistical significance.

The following points should be kept in mind when interpreting the statistics:

The survey is of households, not of individual units. Vacant units are not included in the sample. Statistics reflect conditions in the private ownership and rental market. Households living in units where the rents are subsidized by public or private agencies are not included in the sample.

Population estimates are based upon 1981 Census counts of private market households minus the number of subsidized units. Current population estimates may be calculated by selecting an appropriate household increase factor.

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS . _____

AGE:

Almost half of renters (37.2 per cent) are between the ages of 25 and 34. This pattern is consistent across the province and for all metropolitan areas surveyed. Average age of the household head varies somewhat depending on one's marital status. The youngest renters are found among single individuals with an average age of 32, whereas, for widowed individuals, the average age is 69. Household heads that are married, separated and divorced average in ages between 36, 40, and 42 respectively.

On the other hand, approximately half of the owner households (45.1 per cent) are between the ages of 35 and 54. Generally, home owners are older than renters and this relationship holds true when marital status is included. The average age of both single and married home owners is 46, whereas separated, divorced and widowed household heads average in ages between 44, 49, and 67, respectively.

HOUSEHOLD TYPE:

Non-family households make up almost half of the renter population (42.1 per cent), with just under 10 per cent of this population (9.5 per cent) falling into the single parent category.

The majority of owner households (54.6 per cent) are family households with children. Only 9.6 per cent of the population is made up of non-family households. Furthermore, less than six per cent of all owners surveyed (5.3 per cent) are single parents.

HOUSEHOLD TYPE and SIZE:

Two-fifths of family households with children (41.3 per cent) in the renter population have a household size of three, the average being 3.8 persons. Two-person households comprise 92.1 per cent of the family households without children, whereas 47.9 per cent of single-parent households also are made up of two people. Among the renter population surveyed, non-family households are generally made up of one-person households (73.9 per cent).

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS . _____

Among the owner population, 43.5 per cent of family households with children are made up of four-person families, with the average household size being four. More than 90 per cent of family households without children (94.5 per cent) are two-person households. Similarly, two-fifths of single-parent households (43.7 per cent) surveyed are made up of two persons. The majority of non-family households (82.4 per cent) across the province are one-person households, whereas most family households are nuclear families.

HOUSEHOLD INCOME:

More than two-thirds of renter households (67.1 per cent) have household incomes of \$30,000 or less, with 27.1 per cent of the renter population between the income category of \$10,000 and \$20,000.

On the other hand, the majority of owner households (59.6 per cent) have household incomes over \$30,000, with 22.7 per cent of this population between the income category of \$30,001 and \$40,000.

MARITAL STATUS:

Almost half of the renter population is married (49.1 per cent) with almost one-third of renters being single (28.4 per cent). In contrast, only 4.2 per cent of the owner households across the province are single with four-fifths of owners (83.9 per cent) married. The widowed population for both owners and renter households is under 10 per cent (7.5 and 7.8 per cent respectively).

EDUCATION:

The owner and renter households surveyed have similar educational backgrounds. Just over half of the renter households across the province have some secondary school education, or have completed high school (50.4 per cent). Forty-nine per cent of the owner population have some secondary school education, or have completed secondary school.

Almost 16 per cent (15.9 per cent) of renter households have completed university or beyond, whereas 16.7 per cent of owner households have similar educational training.

4. GENERAL CHARACTERISTICS: RENTERS AND OWNERS . _____

EMPLOYMENT STATUS:

More than half of the renter population surveyed (57.9 per cent) are working full time, 12.6 per cent are retired and less than 10 per cent (9.6 per cent) are homemakers. Similarly, 50.9 per cent of owner household heads are working full time. However, one-fifth of this population are retired (20.3 per cent) and 17.1 per cent are homemakers.

The survey, examined labour force participation according to respondents' sex. In three quarters of the male headed owner and renter households surveyed, (73.7 and 75.8 per cent respectively), the respondents worked full time. In female headed owner and renter households, 31.1 per cent and 46 per cent respectively, worked full time.

OCCUPATION:

Of those respondents who work, whether full time or part time, almost half of the owner and renter population surveyed (49.1, 49.6 per cent) are involved in either clerical or skilled labour. Fewer than two per cent of employed workers surveyed are farmers (0.9 per cent of the renter population and 1.8 per cent of the owner population).

TABLE 4.1

. DISTRIBUTION OF RENTER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD . &

| | <25 | 25 34 | 35 44 | 45 54 | 55 59 | 60 64 | 65 69 | 70 + | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------|----------|----------|----------|----------|----------|----------|---------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | % | # | # |
| HAMILTON | 19.2 | 36.2 | 14.1 | 8.6 | 3.8 | 4.3 | 4.3 | 9.4 | 58000 | 417 |
| KITCHENER | 22.9 | 32.2 | 16.4 | 9.3 | 3.3 | 3.3 | 5.4 | 7.2 | 34000 | 428 |
| LONDON | 24.4 | 37.2 | 12.3 | 6.5 | 2.6 | 3.2 | 4.7 | 9.1 | 40100 | 570 |
| OSHAWA | 22.6 | 35.6 | 15.4 | 10.6 | 4.8 | 2.4 | 2.4 | 6.3 | 14600 | 416 |
| OTTAWA | 19.1 | 41.0 | 14.3 | 8.2 | 4.4 | 4.4 | 3.8 | 4.6 | 82200 | 497 |
| SAULT STE.MARIE | 22.2 | 33.2 | 14.7 | 9.3 | 4.2 | 3.3 | 5.6 | 7.5 | 6500 | 428 |
| SUDBURY | 21.3 | 33.7 | 16.3 | 9.7 | 4.9 | 4.8 | 4.3 | 4.9 | 14300 | 649 |
| THUNDER BAY | 23.7 | 36.5 | 13.7 | 9.5 | 4.6 | 3.3 | 2.6 | 6.1 | 10300 | 570 |
| TORONTO | 15.0 | 39.5 | 19.2 | 8.9 | 4.4 | 4.6 | 2.8 | 5.6 | 364300 | 798 |
| WINDSOR | 22.8 | 34.0 | 14.9 | 8.8 | 2.8 | 4.1 | 4.1 | 8.5 | 23200 | 565 |
| REMAINDER OF ONTARIO | 21.9 | 34.4 | 15.6 | 7.1 | 4.9 | 1.4 | 3.5 | 11.1 | 257000 | 541 |
| PROVINCE | 18.9 | 37.2 | 16.7 | 8.3 | 4.4 | 3.5 | 3.4 | 7.7 | 904500 | 5879 |

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.2 . AVERAGE AND MEDIAN AGE OF HOUSEHOLD HEAD BY MARITAL STATUS FOR RENTER HOUSEHOLDS .

| METRO AREA | | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION | SAMPLE |
|-------------------------|---------|---------|-----------|----------|---------|--------|------------|--------|
| | | | | | | | ESTIMATES | SIZE |
| | | | | | | | # | # |
| HAMILTON | AVERAGE | 38 & | 39 & | 42 & | 73 | 31 | 58000 | 399 |
| | MEDIAN | 32 & | 36 & | 39 & | 73 & | 26 | | |
| KITCHENER | AVERAGE | 35 & | 38 & | 44 & | 71 | 29 | 34000 | 420 |
| | MEDIAN | 30 & | 33 & | 41 & | 71 & | 25 | | |
| LONDON | AVERAGE | 37 & | 43 & | 42 & | 70 | 28 | 40100 | 547 |
| | MEDIAN | 31 & | 40 & | 39 & | 73 & | 25 | | |
| OSHAWA | AVERAGE | 35 & | 37 & | 40 & | 67 | 29 | 14600 | 398 |
| | MEDIAN | 30 & | 33 & | 38 & | 69 & | 25 | | |
| OTTAWA | AVERAGE | 35 & | 38 & | 40 & | 67 | 31 | 82200 | 456 |
| | MEDIAN | 30 & | 34 & | 38 & | 68 & | 29 | | |
| SAULT STE. MARIE | AVERAGE | 37 & | 38 & | 42 & | 71 | 30 | 6500 | 417 |
| | MEDIAN | 31 & | 37 & | 38 & | 72 & | 27 | | |
| SUDBURY | AVERAGE | 37 & | 42 & | 40 & | 64 | 29 | 14300 | 623 |
| | MEDIAN | 32 & | 42 & | 36 & | 66 & | 25 | | |
| THUNDER BAY | AVERAGE | 35 & | 38 & | 43 & | 67 | 31 | 10300 | 544 |
| | MEDIAN | 30 & | 35 & | 40 & | 70 & | 25 | | |
| TORONTO | AVERAGE | 37 & | 42 & | 43 & | 68 | 33 | 364300 | 757 |
| | MEDIAN | 33 & | 40 & | 41 & | 70 & | 29 | | |
| WINDSOR | AVERAGE | 35 & | 42 & | 42 & | 65 | 29 | 23200 | 539 |
| | MEDIAN | 29 & | 40 & | 38 & | 66 & | 26 | | |
| REMAINDER OF ONTARIO | AVERAGE | 35 & | 39 & | 42 & | 70 | 33 | 257000 | 522 |
| | MEDIAN | 30 & | 33 & | 39 & | 72 & | 26 | | |
| PROVINCE | AVERAGE | 36 | 40 | 42 | 69 | 32 | 904500 | 5622 |
| | MEDIAN | 31 | 37 | 40 | 71 | 27 | | |

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample size may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census Statistics minus households having rent subsidies.

TABLE 4.3

. DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD TYPE .

| | FAMILY HOUSEHOLDS | | | NON-FAMILY | OTHER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------------------|-------------|---------------|------------|-------|-------------------------|----------------|
| | With Children | No Children | Single Parent | | | | |
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 21.1 | 21.8 | 8.5 | 48.2 | .5 | 58000 | 413 |
| KITCHENER | 24.8 | 23.6 | 8.6 | 42.8 | .2 | 34000 | 428 |
| LONDON | 17.7 | 22.4 | 5.6 | 54.1 | .2 | 40100 | 571 |
| OSHAWA | 26.7 | 24.8 | 11.4 | 36.2 | 1.0 | 14600 | 412 |
| OTTAWA | 20.4 | 23.6 | 8.7 | 46.2 | 1.2 | 82200 | 496 |
| SAULT STE.MARIE | 24.3 | 26.6 | 10.3 | 38.3 | .5 | 6500 | 428 |
| SUDBURY | 28.7 | 23.8 | 11.2 | 35.8 | .5 | 14300 | 642 |
| THUNDER BAY | 21.1 | 23.0 | 9.9 | 45.3 | .7 | 10300 | 565 |
| TORONTO | 25.7 | 23.4 | 7.4 | 43.1 | .5 | 364300 | 799 |
| WINDSOR | 21.3 | 19.2 | 11.2 | 48.0 | .4 | 23200 | 563 |
| REMAINDER OF ONTARIO | 23.7 | 26.7 | 13.3 | 36.3 | — | 257000 | 541 |
| PROVINCE | 23.8 | 24.2 | 9.5 | 42.1 | .4 | 904500 | 5858 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.4

. DISTRIBUTION OF RENTER HOUSEHOLDS BY FAMILY/NON-FAMILY .

| | FAMILY HOUSEHOLDS | | NON-FAMILY HOUSEHOLDS | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------------------|------------------|--------------------------|-------------------------|----------------|
| | with children | without children | | | |
| METRO AREA | % | % | % | # | # |
| HAMILTON | 29.5 | 21.8 | 48.7 | 58000 | 413 |
| KITCHENER | 33.4 | 23.6 | 43.0 | 34000 | 428 |
| LONDON | 23.3 | 22.4 | 54.3 | 40100 | 571 |
| OSHAWA | 38.1 | 24.8 | 37.1 | 14600 | 412 |
| OTTAWA | 29.0 | 23.6 | 47.4 | 82200 | 496 |
| SAULT STE. MARIE | 34.6 | 26.6 | 38.8 | 6500 | 428 |
| SUDBURY | 39.9 | 23.8 | 36.3 | 14300 | 642 |
| THUNDER BAY | 31.0 | 23.0 | 46.0 | 10300 | 565 |
| TORONTO | 33.0 | 23.4 | 43.6 | 364300 | 799 |
| WINDSOR | 32.5 | 19.2 | 48.3 | 23200 | 563 |
| REMAINDER OF ONTARIO | 37.1 | 26.7 | 36.3 | 257000 | 541 |
| PROVINCE | 33.3 | 24.2 | 42.5 | 904500 | 5858 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.A

. DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE + PERSON | POPULATION ESTIMATES | SAMPLE SIZE |
|----------------------|---------------|---------------|-----------------|----------------|------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | | | | | | | |
| Family with Children | — | — | 34.5 | 42.5 | 23.0 | 58000 | 411 |
| Family no Children | — | 94.4 | 5.6 | — | — | | |
| Single Parent | — | 34.3 | 42.9 | 20.0 | 2.9 | | |
| Non-family | 79.9 | 16.6 | 2.0 | 1.0 | .5 | | |
| KITCHENER | | | | | | | |
| Family with Children | — | — | 41.5 | 35.8 | 22.6 | 34000 | 427 |
| Family no Children | — | 93.1 | 4.0 | 3.0 | — | | |
| Single Parent | — | 62.2 | 24.3 | 13.5 | — | | |
| Non-family | 74.9 | 16.9 | 4.9 | 2.7 | .5 | | |
| LONDON | | | | | | | |
| Family with Children | — | — | 39.6 | 48.5 | 11.9 | 40100 | 570 |
| Family no Children | — | 95.3 | 1.6 | 2.3 | .8 | | |
| Single Parent | — | 65.6 | 28.1 | 6.3 | — | | |
| Non-family | 68.0 | 23.0 | 5.2 | 3.6 | .3 | | |
| OSHAWA | | | | | | | |
| Family with Children | — | — | 40.0 | 44.5 | 15.5 | 14600 | 408 |
| Family no Children | — | 91.2 | 5.9 | 1.0 | 2.0 | | |
| Single Parent | — | 34.0 | 40.4 | 19.1 | 6.4 | | |
| Non-family | 79.9 | 12.8 | 5.4 | 1.3 | .7 | | |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.B

. DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE + PERSON | POPULATION ESTIMATES | SAMPLE SIZE |
|----------------------|---------------|---------------|-----------------|----------------|------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| OTTAWA | | | | | | | |
| Family with children | — | — | 50.5 | 32.7 | 16.8 | 82200 | 488 |
| Family no children | — | 94.9 | 4.3 | .9 | — | | |
| Single Parent | — | 39.5 | 48.8 | 11.6 | — | | |
| Non-family | 71.8 | 19.8 | 6.2 | 1.3 | .9 | | |
| SAULT STE.MARIE | | | | | | | |
| Family with children | — | — | 49.0 | 41.3 | 9.6 | 6500 | 426 |
| Family no children | — | 92.1 | 5.3 | 1.8 | .9 | | |
| Single Parent | — | 43.2 | 31.8 | 18.2 | 6.8 | | |
| Non-family | 82.9 | 12.2 | 3.7 | 1.2 | — | | |
| SUDBURY | | | | | | | |
| Family with children | — | — | 40.2 | 42.4 | 17.4 | 14300 | 639 |
| Family no children | — | 95.4 | 2.6 | 2.0 | — | | |
| Single Parent | — | 52.8 | 33.3 | 12.5 | 1.4 | | |
| Non-family | 80.4 | 15.7 | 2.6 | 1.3 | — | | |
| THUNDER BAY | | | | | | | |
| Family with children | — | — | 35.3 | 45.4 | 19.3 | 10300 | 561 |
| Family no children | — | 92.3 | 4.6 | 2.3 | .8 | | |
| Single Parent | — | 42.9 | 46.4 | 10.7 | — | | |
| Non-family | 73.4 | 21.1 | 3.5 | 2.0 | — | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.5.C

. DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE + PERSON | POPULATION ESTIMATES | SAMPLE SIZE |
|----------------------|---------------|---------------|-----------------|----------------|------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| TORONTO | | | | | | | |
| Family with Children | — | — | 43.9 | 36.6 | 19.5 | 364300 | 795 |
| Family no Children | — | 90.4 | 7.0 | 2.1 | .5 | | |
| Single Parent | — | 57.6 | 22.0 | 15.3 | 5.1 | | |
| Non-family | 71.8 | 20.9 | 5.8 | 1.2 | .3 | | |
| WINDSOR | | | | | | | |
| Family with Children | — | — | 45.0 | 37.5 | 17.5 | 23200 | 561 |
| Family no Children | — | 95.4 | 2.8 | 1.9 | — | | |
| Single Parent | — | 47.6 | 44.4 | 6.3 | 1.6 | | |
| Non-family | 78.5 | 17.0 | 2.6 | 1.1 | .7 | | |
| REMAINDER OF ONTARIO | | | | | | | |
| Family with Children | — | — | 36.3 | 33.9 | 29.9 | 257000 | 541 |
| Family no Children | — | 92.0 | 7.9 | .0 | — | | |
| Single Parent | — | 42.2 | 36.8 | 15.7 | 5.3 | | |
| Non-family | 76.4 | 19.6 | 2.0 | .0 | 1.9 | | |
| PROVINCE | | | | | | | |
| Family with Children | — | — | 41.3 | 36.6 | 22.1 | 904500 | 5827 |
| Family no Children | — | 92.1 | 6.4 | 1.2 | .3 | | |
| Single Parent | — | 47.9 | 33.2 | 14.8 | 4.1 | | |
| Non-family | 73.9 | 19.8 | 4.4 | 1.1 | .8 | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.6

. DISTRIBUTION OF GROUPED HOUSEHOLD INCOME* FOR RENTER HOUSEHOLDS .

| | LOW THRU \$10,000 | \$10,001 \$20,000 | \$20,001 \$30,000 | \$30,001 \$40,000 | \$40,001 \$50,000 | \$50,001 \$60,000 | \$60,001 THRU HIGH | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 16.8 | 28.6 | 25.7 | 18.6 | 5.6 | 2.1 | 2.7 | 58000 | 339 |
| KITCHENER | 14.2 | 34.3 | 28.9 | 13.0 | 6.0 | 2.1 | 1.5 | 34000 | 332 |
| LONDON | 21.1 | 30.9 | 24.8 | 14.0 | 6.1 | 2.0 | 1.0 | 40100 | 492 |
| OSHAWA | 12.5 | 19.9 | 36.3 | 21.8 | 5.0 | 2.4 | 2.1 | 14600 | 377 |
| OTTAWA | 8.4 | 20.2 | 27.7 | 24.6 | 8.9 | 4.6 | 5.5 | 82200 | 415 |
| SAULT STE.MARIE | 19.1 | 30.3 | 26.1 | 16.3 | 4.5 | 1.7 | 2.0 | 6500 | 356 |
| SUDBURY | 22.5 | 25.8 | 28.5 | 14.2 | 4.9 | 2.4 | 1.8 | 14300 | 551 |
| THUNDER BAY | 20.1 | 26.1 | 29.6 | 13.9 | 7.5 | 1.1 | 1.7 | 10300 | 467 |
| TORONTO | 10.1 | 20.8 | 27.3 | 20.5 | 11.2 | 3.6 | 6.3 | 364300 | 662 |
| WINDSOR | 22.3 | 27.1 | 24.0 | 15.2 | 7.7 | 1.9 | 1.7 | 23200 | 479 |
| REMAINDER OF ONTARIO | 21.4 | 38.2 | 19.4 | 11.6 | 6.2 | 3.0 | .1 | 257000 | 387 |
| PROVINCE | 14.7 | 27.1 | 25.3 | 17.6 | 8.5 | 3.2 | 3.6 | 904500 | 4857 |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.7

. DISTRIBUTION OF RENTER HOUSEHOLDS BY MARITAL STATUS .

| | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------|-----------|----------|---------|--------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 46.9 | 7.7 | 9.6 | 8.7 | 27.2 | 58000 | 416 |
| KITCHENER | 47.9 | 5.9 | 8.0 | 9.2 | 29.1 | 34000 | 426 |
| LONDON | 41.5 | 9.2 | 7.2 | 7.2 | 34.9 | 40100 | 573 |
| OSHAWA | 52.5 | 9.8 | 6.7 | 8.4 | 22.5 | 14600 | 417 |
| OTTAWA | 46.7 | 7.0 | 7.8 | 8.5 | 30.0 | 82200 | 497 |
| SAULT STE. MARIE | 50.1 | 7.0 | 10.1 | 8.2 | 24.6 | 6500 | 427 |
| SUDBURY | 53.1 | 7.1 | 8.2 | 8.1 | 23.4 | 14300 | 644 |
| THUNDER BAY | 46.8 | 6.8 | 9.1 | 6.1 | 31.2 | 10300 | 571 |
| TORONTO | 49.3 | 8.0 | 6.6 | 5.4 | 30.8 | 364300 | 802 |
| WINDSOR | 41.9 | 6.5 | 11.5 | 11.3 | 28.7 | 23200 | 565 |
| REMAINDER OF ONTARIO | 51.8 | 7.1 | 6.4 | 10.5 | 24.2 | 257000 | 541 |
| PROVINCE | 49.1 | 7.6 | 7.1 | 7.8 | 28.4 | 904500 | 5879 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.8 DISTRIBUTION OF RENTER HOUSEHOLDS BY EDUCATION

| METRO AREA | NO FORMAL EDUCATION | | SOME ELEMENTARY | | GRADUATED ELEMENTARY | | SOME SECONDARY | | GRADUATED SECONDARY | | SOME COMM. COLLEGE | | GRADUATED COMM. COLLEGE | | SOME UNIVERSITY | | GRADUATED UNIVERSITY | | POST GRADUATE | | POPULATION ESTIMATES | | SAMPLE SIZE | |
|----------------------|---------------------|-----|-----------------|------|----------------------|------|----------------|------|---------------------|-----|--------------------|------|-------------------------|---|-----------------|---|----------------------|---|---------------|---|----------------------|---|-------------|---|
| | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # |
| HAMILTON | 2.1 | 2.4 | 5.9 | 20.9 | 32.5 | 7.6 | 15.0 | 5.0 | 6.9 | 1.7 | 58000 | 421 | | | | | | | | | | | | |
| KITCHENER | .7 | 3.5 | 5.8 | 22.8 | 31.9 | 5.1 | 9.8 | 7.7 | 11.0 | 1.6 | 34000 | 429 | | | | | | | | | | | | |
| LONDON | .3 | 1.7 | 2.4 | 16.9 | 27.4 | 7.9 | 13.3 | 10.6 | 13.3 | 6.1 | 40100 | 573 | | | | | | | | | | | | |
| OSHAWA | .7 | 2.4 | 4.3 | 32.4 | 24.9 | 11.8 | 11.5 | 3.1 | 6.7 | 2.2 | 14600 | 417 | | | | | | | | | | | | |
| OTTAWA | 1.6 | .4 | 3.0 | 23.0 | 20.6 | 6.8 | 13.0 | 8.2 | 18.4 | 5.2 | 82200 | 501 | | | | | | | | | | | | |
| SAULT STE. MARIE | .5 | 1.9 | 4.2 | 30.9 | 27.2 | 9.8 | 12.1 | 4.7 | 8.4 | .5 | 6500 | 430 | | | | | | | | | | | | |
| SUDBURY | 1.1 | 5.1 | 5.7 | 29.5 | 21.5 | 9.5 | 13.7 | 4.2 | 8.2 | 1.5 | 14300 | 650 | | | | | | | | | | | | |
| THUNDER BAY | .4 | 3.0 | 3.0 | 30.5 | 20.5 | 7.2 | 13.5 | 9.6 | 10.0 | 2.5 | 10300 | 571 | | | | | | | | | | | | |
| TORONTO | .9 | 1.5 | 3.7 | 23.0 | 24.4 | 8.9 | 11.7 | 5.2 | 15.9 | 4.8 | 364300 | 806 | | | | | | | | | | | | |
| WINDSOR | .5 | 2.8 | 5.5 | 24.6 | 30.0 | 7.6 | 9.9 | 8.3 | 8.0 | 2.8 | 23200 | 566 | | | | | | | | | | | | |
| REMAINDER OF ONTARIO | 2.1 | 2.9 | 6.3 | 38.9 | 16.6 | 5.7 | 12.8 | 4.9 | 9.2 | .7 | 257000 | 541 | | | | | | | | | | | | |
| PROVINCE | 1.3 | 2.0 | 4.6 | 27.5 | 22.9 | 7.5 | 12.3 | 5.8 | 12.7 | 3.2 | 904500 | 5905 | | | | | | | | | | | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households. Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.9

. DISTRIBUTION OF RENTER HOUSEHOLDS* BY EMPLOYMENT STATUS .

| | FULL TIME | PART TIME | RETIRED | STUDENT | UNEMPLOYED | HOMEMAKER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------|--------------|---------|---------|------------|-----------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | # | # |
| HAMILTON | 57.4 | 8.4 | 13.2 | 2.6 | 6.9 | 11.5 | 58000 | 418 |
| KITCHENER | 57.0 | 9.6 | 12.9 | 5.1 | 5.1 | 10.3 | 34000 | 428 |
| LONDON | 52.0 | 10.5 | 15.4 | 10.1 | 5.6 | 6.5 | 40100 | 573 |
| OSHAWA | 63.4 | 4.6 | 10.6 | 2.4 | 4.3 | 14.7 | 14600 | 415 |
| OTTAWA | 65.6 | 9.6 | 11.6 | 3.8 | 3.2 | 6.2 | 82200 | 500 |
| SAULT STE. MARIE | 45.8 | 13.8 | 13.6 | 4.9 | 7.7 | 14.1 | 6500 | 426 |
| SUDBURY | 47.6 | 13.3 | 13.4 | 5.1 | 8.2 | 12.4 | 14300 | 647 |
| THUNDER BAY | 52.1 | 12.3 | 11.9 | 8.1 | 8.6 | 7.0 | 10300 | 570 |
| TORONTO | 68.3 | 9.1 | 9.4 | 3.0 | 4.0 | 6.2 | 364300 | 802 |
| WINDSOR | 53.9 | 9.0 | 15.8 | 4.3 | 6.0 | 11.0 | 23200 | 564 |
| REMAINDER OF ONTARIO | 43.2 | 9.2 | 16.8 | 4.9 | 11.2 | 14.8 | 257000 | 541 |
| PROVINCE | 57.9 | 9.3 | 12.6 | 4.1 | 6.5 | 9.6 | 904500 | 5884 |

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.10

. DISTRIBUTION OF RENTER HOUSEHOLDS* BY EMPLOYMENT STATUS AND SEX .

| | | WORKS FULL TIME | WORKS PART-TIME | RETIRED | STUDENT | UNEMPLOYED | HOMEMAKER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------|--------------------|--------------------|---------|---------|------------|-----------|-------------------------|----------------|
| METRO AREA | | % | % | % | % | % | % | # | # |
| HAMILTON | MALE | 75.0 | 3.5 | 8.7 | 4.7 | 8.1 | — | 58000 | 418 |
| | FEMALE | 45.1 | 11.8 | 16.3 | 1.2 | 6.1 | 19.5 | | |
| KITCHENER | MALE | 68.6 | 6.3 | 8.6 | 8.0 | 8.0 | .6 | 34000 | 428 |
| | FEMALE | 49.0 | 11.9 | 15.8 | 3.2 | 3.2 | 17.0 | | |
| LONDON | MALE | 61.9 | 9.1 | 10.0 | 12.1 | 6.9 | — | 40100 | 573 |
| | FEMALE | 45.3 | 11.4 | 19.0 | 8.8 | 4.7 | 10.8 | | |
| OSHAWA | MALE | 81.7 | 3.0 | 8.9 | 1.8 | 4.1 | .6 | 14600 | 415 |
| | FEMALE | 50.8 | 5.7 | 11.8 | 2.8 | 4.5 | 24.4 | | |
| OTTAWA | MALE | 76.5 | 8.0 | 8.0 | 2.8 | 3.8 | .9 | 82200 | 500 |
| | FEMALE | 57.5 | 10.8 | 14.3 | 4.5 | 2.8 | 10.1 | | |
| SAULT STE. MARIE | MALE | 69.3 | 7.8 | 12.7 | 3.6 | 6.0 | .6 | 6500 | 426 |
| | FEMALE | 30.8 | 17.7 | 14.2 | 5.8 | 8.8 | 22.7 | | |
| SUDBURY | MALE | 58.8 | 11.5 | 13.4 | 6.1 | 9.5 | .8 | 14300 | 647 |
| | FEMALE | 40.0 | 14.5 | 13.5 | 4.4 | 7.3 | 20.3 | | |
| THUNDER BAY | MALE | 62.0 | 8.6 | 9.8 | 10.2 | 9.4 | — | 10300 | 570 |
| | FEMALE | 44.6 | 15.1 | 13.5 | 6.5 | 8.0 | 12.3 | | |
| TORONTO | MALE | 80.7 | 6.0 | 6.5 | 3.3 | 3.3 | .3 | 364300 | 802 |
| | FEMALE | 57.8 | 11.8 | 11.8 | 2.8 | 4.6 | 11.3 | | |
| WINDSOR | MALE | 69.8 | 8.2 | 12.9 | 4.3 | 4.7 | — | 23200 | 564 |
| | FEMALE | 42.8 | 9.6 | 17.8 | 4.2 | 6.9 | 18.7 | | |
| REMAINDER OF ONTARIO | MALE | 72.0 | 2.5 | 11.6 | 2.3 | 9.3 | 2.3 | 257000 | 541 |
| | FEMALE | 30.6 | 12.1 | 19.0 | 6.0 | 12.0 | 20.3 | | |
| PROVINCE | MALE | 75.8 | 5.6 | 8.5 | 3.8 | 5.5 | .8 | 904500 | 5884 |
| | FEMALE | 46.0 | 11.8 | 15.4 | 4.3 | 7.1 | 15.5 | | |

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.11

. DISTRIBUTION OF RENTER HOUSEHOLDS BY OCCUPATION .

| | PROFESSIONAL | OWNER/ MANAGER | SALES PERSON | CLERICAL | SKILLED LABOURER | UNSKILLED LABOURER | FARMER | SAMPLE SIZE |
|-------------------------|--------------|-------------------|-----------------|----------|---------------------|-----------------------|--------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # |
| HAMILTON | 13.0 | 11.1 | 4.1 | 25.6 | 25.6 | 20.4 | .4 | 270 |
| KITCHENER | 10.2 | 9.9 | 7.4 | 23.2 | 26.1 | 23.2 | — | 284 |
| LONDON | 21.5 | 7.5 | 5.9 | 21.5 | 29.1 | 14.2 | .3 | 358 |
| OSHAWA | 13.5 | 10.0 | 4.6 | 17.8 | 31.0 | 23.1 | — | 281 |
| OTTAWA | 19.2 | 13.3 | 6.1 | 30.1 | 21.1 | 9.9 | .3 | 375 |
| SAULT STE. MARIE | 15.5 | 7.9 | 6.7 | 17.1 | 29.4 | 23.4 | — | 252 |
| SUDBURY | 13.6 | 6.1 | 6.1 | 28.9 | 25.1 | 20.2 | — | 391 |
| THUNDER BAY | 13.7 | 6.0 | 6.3 | 26.6 | 25.5 | 21.6 | .3 | 365 |
| TORONTO | 14.1 | 13.9 | 6.5 | 29.0 | 19.3 | 17.2 | — | 617 |
| WINDSOR | 9.6 | 7.9 | 7.6 | 23.4 | 26.8 | 24.8 | — | 355 |
| REMAINDER OF ONTARIO | 9.8 | 5.5 | 2.8 | 24.4 | 26.4 | 27.1 | 3.9 | 283 |
| PROVINCE | 13.6 | 11.0 | 5.5 | 26.9 | 22.7 | 19.4 | .9 | 3831 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.A . DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS .

| | FAMILY HOUSEHOLDS | | | OTHER HOUSEHOLDS | | |
|----------------------|-------------------|---------------------|------------------|------------------|---------------|-----------------|
| | with children | without children | single parent | non family | non senior | senior * 65+ |
| METRO AREA | | | | | | |
| HAMILTON | | | | | | |
| Aver. age of head | 35 | 43 | 36 | 41 | 33 | 75 |
| Aver. Household size | 4.0 | 2.1 | 2.9 | 1.3 | 1.4 | 1.0 |
| Aver. Rent | \$521 | \$414 | \$367 | \$364 | \$365 | \$364 & |
| Median Income | \$28,500 | \$26,000 | \$13,500 | \$20,000 | \$22,000 | \$13,500 |
| Median Rent to | | | | | | |
| Income Ratio | 21.5 | 18.0 | 28.5 | 21.0 & | 18.0 | 30.5 |
| Median Rent Change | 4.0 | 6.0 | 6.0 | 6.0 | 5.5 | 6.0 & |
| KITCHENER | | | | | | |
| Aver. age of head | 34 | 36 | 36 | 41 | 32 | 73 |
| Aver. Household size | 3.8 | 2.1 | 2.5 | 1.4 | 1.5 | 1.1 |
| Aver. Rent | \$453 | \$424 | \$422 | \$351 | \$364 | \$307 |
| Median Income | \$24,000 | \$24,000 | \$17,750 | \$18,500 | \$18,750 | \$13,500 |
| Median Rent to | | | | | | |
| Income Ratio | 23.0 | 17.0 | 25.0 & | 19.0 | 19.0 | 21.5 & |
| Median Rent Change | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 & |
| LONDON | | | | | | |
| Aver. age of head | 33 | 41 | 37 | 37 | 31 | 73 |
| Aver. Household size | 3.8 | 2.1 | 2.4 | 1.5 | 1.6 | 1.0 |
| Aver. Rent | \$463 | \$437 | \$425 | \$387 | \$393 | \$361 & |
| Median Income | \$24,000 | \$28,500 | \$17,000 | \$18,500 | \$18,500 | \$11,000 |
| Median Rent to | | | | | | |
| Income Ratio | 22.0 | 18.0 | 30.0 | 22.5 | 22.0 | 30.0 |
| Median Rent Change | 5.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 & |
| OSHAWA | | | | | | |
| Aver. age of head | 33 | 38 | 34 | 40 | 32 | 76 |
| Aver. Household size | 3.8 | 2.1 | 3.0 | 1.3 | 1.5 | 1.0 |
| Aver. Rent | \$552 | \$467 | \$490 | \$448 | \$472 | \$360 |
| Median Income | \$28,500 | \$30,000 | \$23,250 | \$23,500 | \$23,500 | \$18,500 |
| Median Rent to | | | | | | |
| Income Ratio | 23.0 | 16.0 | 26.0 | 23.0 | 22.0 | 27.0 & |
| Median Rent Change | 5.0 | 5.0 | 6.0 | 6.0 | 6.0 | 6.0 & |

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.B

DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS

| | FAMILY HOUSEHOLDS | | | OTHER HOUSEHOLDS | | |
|--------------------------------|-------------------|---------------------|------------------|------------------|---------------|----------|
| | with children | without children | single parent | non family | non senior | senior * |
| | | | | | | 65+ |
| METRO AREA | | | | | | |
| OTTAWA | | | | | | |
| Aver. Age of Head | 34 | 37 | 37 | 39 & | 34 | 75 |
| Aver. Household Size | 3.7 | 2.1 | 2.7 | 1.5 | 1.6 | 1.0 |
| Aver. Rent | \$625 | \$562 | \$550 | \$488 | \$494 | \$441 & |
| Median Income | \$31,500 | \$35,000 | \$24,000 | \$25,000 | \$26,000 | \$14,130 |
| Median Rent to Income Ratio | 21.0 | 18.5 | 26.5 | 20.0 | 20.0 | 30.0 |
| Median Rent Change | 5.0 | 6.0 | 6.0 | 6.0 & | 6.0 | 6.5 & |
| SAULT STE.MARIE | | | | | | |
| Aver. Age of Head | 32 | 42 | 34 | 42 | 34 | 74 |
| Aver. Household Size | 3.6 | 2.1 | 2.9 | 1.2 | 1.4 | 1.0 |
| Aver. Rent | \$424 | \$426 | \$406 | \$350 | \$362 | \$315 |
| Median Income | \$23,500 | \$28,500 | \$13,000 | \$20,000 | \$23,000 | \$12,750 |
| Median Rent to Income Ratio | 21.0 | 18.0 | 33.0 | 21.0 | 19.0 | 29.5 & |
| Median Rent Change | 3.0 | 4.0 | 5.5 | 3.0 & | 3.0 | 4.0 & |
| SUDBURY | | | | | | |
| Aver. Age of Head | 34 | 41 | 38 | 38 | 33 | 71 |
| Aver. Household Size | 3.9 | 2.1 | 2.6 | 1.3 | 1.3 | 1.0 |
| Aver. Rent | \$397 | \$370 | \$352 | \$320 | \$322 | \$332 & |
| Median Income | \$27,000 | \$24,000 | \$15,000 | \$15,000 | \$17,500 | \$10,000 |
| Median Rent to Income Ratio | 17.0 | 16.0 | 24.0 | 21.0 | 19.0 | 37.0 |
| Median Rent Change | 5.0 | 5.0 | 3.5 | 4.5 & | 4.0 | 5.0 & |
| THUNDER BAY | | | | | | |
| Aver. Age of Head | 32 | 39 | 36 | 37 | 32 | 74 |
| Aver. Household Size | 4.0 | 2.1 | 2.7 | 1.3 | 1.5 | 1.0 |
| Aver. Rent | \$516 | \$455 | \$441 | \$379 | \$387 | \$351 & |
| Median Income | \$29,000 | \$24,000 | \$13,500 | \$20,000 | \$21,000 | \$11,500 |
| Median Rent to Income Ratio | 20.0 | 20.5 | 35.5 | 22.0 | 21.0 | 31.5 |
| Median Rent Change | 5.0 | 5.0 | 5.0 | 6.0 & | 6.0 | 6.0 & |

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.12.C

DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR RENTER HOUSEHOLDS

| | FAMILY HOUSEHOLDS | | | OTHER HOUSEHOLDS | | | * |
|--------------------------------|-------------------|---------------------|------------------|------------------|---------------|---------------|---|
| | with children | without children | single parent | non family | non senior | senior 65+ | |
| METRO AREA | | | | | | | |
| TORONTO | | | | | | | |
| Aver. Age of Head | 36 | 39 | 39 | 39 & | 34 | 74 | |
| Aver. Household Size | 3.8 | 2.1 | 2.7 | 1.4 | 1.5 | 1.1 | |
| Aver. Rent | \$626 | \$526 | \$561 | \$501 | \$518 | \$394 | |
| Median Income | \$30,000 | \$32,000 | \$22,750 | \$25,000 | \$28,000 | \$11,000 | |
| Median Rent to Income Ratio | 22.0 | 19.0 | 27.5 | 21.0 | 21.0 | 38.0 | |
| Median Rent Change | 6.0 | 6.0 | 6.0 | 6.0 & | 6.0 | 6.0 & | |
| WINDSOR | | | | | | | |
| Aver. Age of Head | 32 | 41 | 38 | 39 | 33 | 73 | |
| Aver. Household Size | 3.8 | 2.1 | 2.6 | 1.3 | 1.4 | 1.0 | |
| Aver. Rent | \$439 | \$417 | \$435 | \$367 | \$365 | \$389 & | |
| Median Income | \$28,500 | \$26,000 | \$13,500 | \$18,500 | \$19,000 | \$13,500 & | |
| Median Rent to Income Ratio | 16.0 | 18.0 | 34.0 | 23.5 | 21.0 | 31.0 | |
| Median Rent Change | 6.0 | 6.0 | 6.0 | 6.0 & | 6.0 | 6.5 & | |
| REMAINDER OF ONTARIO | | | | | | | |
| Aver. Age of Head | 32 | 40 | 33 | 44 | 31 | 74 | |
| Aver. Household Size | 4.0 | 2.1 | 2.8 | 1.3 | 1.4 | 1.0 | |
| Aver. Rent | \$408 | \$375 | \$401 | \$340 | \$337 | \$347 & | |
| Median Income | \$23,500 | \$18,500 | \$18,500 | \$13,500 | \$13,500 | \$18,500 & | |
| Median Rent to Income Ratio | 20.0 | 21.0 | 33.0 | 25.0 | 24.0 | 26.0 | |
| Median Rent Change | 2.0 | 4.0 | 3.0 | 4.0 | 4.0 | 4.0 & | |
| PROVINCE | | | | | | | |
| Aver. Age of Head | 34 | 39 | 36 | 40 | 33 | 74 | |
| Aver. Household Size | 3.8 | 2.0 | 2.7 | 1.3 | 1.4 | 1.0 | |
| Aver. Rent | \$532 | \$459 | \$464 | \$427 | \$440 | \$330 | |
| Median Income | \$28,500 | \$28,500 | \$18,500 | \$21,000 | \$23,500 | \$13,500 | |
| Median Rent to Income Ratio | 21.0 | 19.0 | 29.0 | 22.0 | 21.0 | 28.0 | |
| Median Rent Change | 5.0 | 6.0 | 5.0 | 6.0 | 6.0 | 6.0 | |

& Differences are not statistically significant.

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 4.13

. DISTRIBUTION OF OWNER HOUSEHOLDS BY AGE OF HOUSEHOLD HEAD .

| | | 25 | 35 | 45 | 55 | 60 | 65 | 70 | POPULATION | SAMPLE |
|-------------------------|-----|------|------|------|------|------|-----|------|------------|--------|
| | <25 | 34 | 44 | 54 | 59 | 64 | 69 | + | ESTIMATES | SIZE |
| METRO AREA | % | % | % | % | % | % | % | % | # | # |
| HAMILTON | 1.2 | 20.1 | 26.9 | 21.1 | 9.6 | 8.4 | 5.0 | 7.7 | 120600 | 323 |
| KITCHENER | 2.4 | 23.0 | 27.3 | 18.5 | 8.5 | 8.5 | 5.2 | 6.7 | 60600 | 330 |
| LONDON | 3.1 | 22.5 | 26.4 | 21.3 | 7.0 | 8.0 | 5.3 | 6.3 | 59600 | 413 |
| OSHAWA | 2.6 | 30.4 | 28.4 | 16.9 | 8.3 | 4.5 | 2.9 | 6.1 | 33700 | 313 |
| OTTAWA | 1.1 | 17.7 | 29.5 | 20.4 | 8.6 | 9.7 | 3.5 | 9.7 | 101900 | 373 |
| SAULT STE. MARIE | 1.5 | 21.7 | 25.7 | 22.9 | 8.6 | 6.7 | 4.0 | 8.9 | 20000 | 327 |
| SUDBURY | 1.4 | 23.1 | 27.6 | 18.3 | 8.7 | 10.3 | 6.3 | 4.3 | 30600 | 493 |
| THUNDER BAY | .9 | 22.1 | 23.5 | 20.7 | 8.9 | 8.7 | 7.3 | 7.8 | 29000 | 425 |
| TORONTO | 1.8 | 19.4 | 26.7 | 19.4 | 11.3 | 8.8 | 6.7 | 6.0 | 587300 | 434 |
| WINDSOR | 2.6 | 27.4 | 26.6 | 16.1 | 7.4 | 5.4 | 7.4 | 7.2 | 58200 | 391 |
| REMAINDER OF ONTARIO | 2.0 | 17.4 | 21.8 | 21.5 | 8.0 | 11.4 | 6.4 | 11.4 | 777100 | 765 |
| PROVINCE | 1.9 | 19.3 | 24.8 | 20.3 | 9.2 | 9.7 | 6.1 | 8.7 | 1878600 | 4587 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.14 . AVERAGE AND MEDIAN AGE OF HOUSEHOLD HEAD BY MARITAL STATUS FOR OWNER HOUSEHOLDS .

| | | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------|---------|-----------|----------|---------|--------|-------------------------|----------------|
| METRO AREA | | | | | | | # | # |
| HAMILTON | AVERAGE | 45 | — | — | 66 & | — | 120600 | 297 |
| | MEDIAN | 44 | — | — | 67 & | — | | |
| KITCHENER | AVERAGE | 43 | — | — | 65 & | — | 60600 | 313 |
| | MEDIAN | 40 | — | — | 67 & | — | | |
| LONDON | AVERAGE | 44 | 41 & | — | 67 & | 38 | 59600 | 375 |
| | MEDIAN | 41 | 39 & | — | 70 & | 31 | | |
| OSHAWA | AVERAGE | 42 | — | — | 72 & | 35 | 33700 | 294 |
| | MEDIAN | 39 | — | — | 72 & | 31 | | |
| OTTAWA | AVERAGE | 46 | — | — | 64 & | 49 | 101900 | 317 |
| | MEDIAN | 43 | — | — | 63 & | 52 | | |
| SAULT STE. MARIE | AVERAGE | 45 | — | 46 & | 67 & | 48 | 20000 | 311 |
| | MEDIAN | 43 | — | 44 & | 67 & | 43 | | |
| SUDBURY | AVERAGE | 45 | — | — | 61 & | 37 | 30600 | 473 |
| | MEDIAN | 43 | — | — | 62 & | 32 | | |
| THUNDER BAY | AVERAGE | 45 | 47 & | — | 65 & | 44 | 29000 | 381 |
| | MEDIAN | 44 | 50 & | — | 67 & | 39 | | |
| TORONTO | AVERAGE | 46 | — | 52 & | 64 & | 41 | 587300 | 399 |
| | MEDIAN | 44 | — | 49 & | 64 & | 39 | | |
| WINDSOR | AVERAGE | 42 | 45 & | 48 & | 65 & | — | 58200 | 378 |
| | MEDIAN | 39 | 40 & | 47 & | 67 & | — | | |
| REMAINDER OF ONTARIO | AVERAGE | 47 | 45 & | 46 & | 70 & | 53 | 777100 | 729 |
| | MEDIAN | 46 | 45 & | 46 & | 74 & | 54 | | |
| PROVINCE | AVERAGE | 46 | 44 | 49 | 67 | 46 | 1878600 | 4267 |
| | MEDIAN | 44 | 39 | 48 | 67 | 40 | | |

& Differences in table are not statistically significant.

NOTES

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.15

. DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD TYPE .

| . FAMILY HOUSEHOLDS . | | | | | | | |
|-------------------------|------------------|---------------------|------------------|---------------|-------|-------------------------|----------------|
| | with children | without children | single parent | NON FAMILY | OTHER | POPULATION ESTIMATES | SAMPLE SIZE |
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 58.1 | 27.8 | 7.2 | 6.9 | — | 120600 | 320 |
| KITCHENER | 58.7 | 26.7 | 4.6 | 7.9 | 2.1 | 60600 | 329 |
| LONDON | 53.3 | 30.2 | 5.8 | 9.0 | 1.7 | 59600 | 411 |
| OSHAWA | 58.2 | 26.4 | 6.1 | 7.1 | 2.3 | 33700 | 311 |
| OTTAWA | 52.2 | 30.8 | 5.7 | 9.5 | 1.9 | 101900 | 370 |
| SAULT STE. MARIE | 57.6 | 25.0 | 5.5 | 11.0 | .9 | 20000 | 328 |
| SUDBURY | 62.7 | 25.5 | 4.3 | 5.7 | 1.8 | 30600 | 491 |
| THUNDER BAY | 57.3 | 24.8 | 5.7 | 9.9 | 2.4 | 29000 | 424 |
| TORONTO | 55.6 | 27.5 | 6.6 | 9.2 | 1.2 | 587300 | 426 |
| WINDSOR | 56.1 | 24.2 | 6.9 | 12.0 | .8 | 58200 | 392 |
| REMAINDER OF ONTARIO | 52.7 | 32.4 | 4.0 | 10.5 | .5 | 777100 | 767 |
| PROVINCE | 54.6 | 29.6 | 5.3 | 9.6 | 1.0 | 1878600 | 4569 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 4.16

. DISTRIBUTION OF OWNER HOUSEHOLDS BY FAMILY/NON-FAMILY .

| METRO AREA | FAMILY HOUSEHOLDS | | NON-FAMILY HOUSEHOLDS | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------------------|------------------|--------------------------|-------------------------|----------------|
| | with children | without children | | | |
| | % | % | % | # | # |
| HAMILTON | 65.3 | 27.8 | 6.9 | 120600 | 320 |
| KITCHENER | 63.2 | 26.7 | 10.0 | 60600 | 329 |
| LONDON | 59.1 | 30.2 | 10.7 | 59600 | 411 |
| OSHAWA | 64.3 | 26.4 | 9.3 | 33700 | 311 |
| OTTAWA | 57.8 | 30.8 | 11.4 | 101900 | 370 |
| SAULT STE. MARIE | 63.1 | 25.0 | 11.9 | 20000 | 328 |
| SUDBURY | 67.0 | 25.5 | 7.5 | 30600 | 491 |
| THUNDER BAY | 63.0 | 24.8 | 12.3 | 29000 | 424 |
| TORONTO | 62.2 | 27.5 | 10.3 | 587300 | 426 |
| WINDSOR | 63.0 | 24.2 | 12.8 | 58200 | 392 |
| REMAINDER OF ONTARIO | 56.6 | 32.4 | 11.0 | 777100 | 767 |
| PROVINCE | 59.9 | 29.6 | 10.5 | 1878600 | 4569 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.17.A

. DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

| | | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE OR MORE PERSON | POPULATION ESTIMATES | SAMPLE SIZE |
|------------------|----------------------|---------------|---------------|-----------------|----------------|------------------------|-------------------------|----------------|
| METRO AREA | | % | % | % | % | % | # | # |
| HAMILTON | Family with children | — | — | 36.6 | 37.6 | 25.8 | 120600 | 320 |
| | Family no children | — | 94.4 | 5.6 | — | — | | |
| | Single parent | — | 47.8 | 34.8 | 13.0 | 4.3 | | |
| | Non-family | 90.9 | 4.5 | 4.5 | — | — | | |
| KITCHENER | Family with children | — | — | 30.6 | 43.0 | 26.4 | 60600 | 329 |
| | Family no children | — | 100.0 | — | — | — | | |
| | Single parent | — | 40.0 | 26.7 | 26.7 | 6.7 | | |
| | Non-family | 72.7 | 3.0 | 3.0 | 12.1 | 9.1 | | |
| LONDON | Family with children | — | — | 29.7 | 50.2 | 20.1 | 59600 | 411 |
| | Family no children | — | 95.2 | — | 2.4 | 2.4 | | |
| | Single parent | — | 41.7 | 33.3 | 20.8 | 4.2 | | |
| | Non-family | 70.5 | 13.6 | 9.1 | 4.5 | 2.3 | | |
| OSHAWA | Family with children | — | — | 35.4 | 42.0 | 22.7 | 33700 | 311 |
| | Family no children | — | 95.1 | 3.7 | — | 1.2 | | |
| | Single parent | — | 36.8 | 36.8 | 15.8 | 10.5 | | |
| | Non-family | 62.1 | 6.9 | 10.3 | 3.4 | 17.2 | | |
| OTTAWA | Family with children | — | — | 30.6 | 50.8 | 18.7 | 101900 | 370 |
| | Family no children | — | 97.4 | 1.8 | .9 | — | | |
| | Single parent | — | 42.9 | 38.1 | 9.5 | 9.5 | | |
| | Non-family | 69.0 | 9.5 | 4.8 | 4.8 | 11.9 | | |
| SAULT STE. MARIE | Family with children | — | — | 29.1 | 45.0 | 25.9 | 20000 | 328 |
| | Family no children | — | 92.7 | 4.9 | 1.2 | 1.2 | | |
| | Single parent | — | 44.4 | 33.3 | 5.6 | 16.7 | | |
| | Non-family | 76.9 | 12.8 | — | 2.6 | 7.7 | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.17.B

. DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE AND SIZE OF HOUSEHOLD .

| | | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE OR MORE PERSON | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|---------------|---------------|-----------------|----------------|------------------------|-------------------------|----------------|
| METRO AREA | | % | % | % | % | % | # | # |
| SUDBURY | Family with children | — | — | 27.6 | 47.1 | 25.3 | 30600 | 491 |
| | Family no children | — | 96.8 | 2.4 | .8 | — | | |
| | Single parent | — | 57.1 | 28.6 | 4.8 | 9.5 | | |
| | Non-family | 56.8 | 8.1 | 8.1 | 10.8 | 16.2 | | |
| THUNDER BAY | Family with children | — | — | 28.8 | 44.9 | 26.3 | 29000 | 424 |
| | Family no children | — | 95.2 | 3.8 | — | 1.0 | | |
| | Single parent | — | 41.7 | 29.2 | 8.3 | 20.8 | | |
| | Non-family | 73.1 | 5.8 | 1.9 | 5.8 | 13.5 | | |
| TORONTO | Family with children | — | — | 32.9 | 42.2 | 24.9 | 587300 | 426 |
| | Family no children | — | 87.2 | 6.8 | 3.4 | 2.6 | | |
| | Single parent | — | 39.3 | 35.7 | 14.3 | 10.7 | | |
| | Non-family | 81.8 | 6.8 | — | 4.5 | 6.8 | | |
| WINDSOR | Family with children | — | — | 27.3 | 42.3 | 30.5 | 58200 | 392 |
| | Family no children | — | 95.8 | 3.2 | 1.1 | — | | |
| | Single parent | — | 33.3 | 51.9 | 7.4 | 7.4 | | |
| | Non-family | 84.0 | 8.0 | 6.0 | — | 2.0 | | |
| REMAINDER OF ONTARIO | Family with children | — | — | 29.3 | 44.1 | 26.7 | 777100 | 767 |
| | Family no children | — | 98.3 | 1.7 | — | — | | |
| | Single parent | — | 50.1 | 14.7 | 21.0 | 14.1 | | |
| | Non-family | 87.2 | 5.4 | 2.4 | .1 | 4.8 | | |
| PROVINCE | Family with children | — | — | 31.0 | 43.5 | 25.4 | 1878600 | 4569 |
| | Family no children | — | 94.5 | 3.4 | 1.2 | .9 | | |
| | Single parent | — | 43.7 | 29.4 | 16.0 | 10.9 | | |
| | Non-family | 82.4 | 6.5 | 2.4 | 2.5 | 6.1 | | |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.18

. DISTRIBUTION OF GROUPED HOUSEHOLD INCOME* FOR OWNER HOUSEHOLDS .

| | LOW THRU \$10,000 | \$10,001 \$20,000 | \$20,001 \$30,000 | \$30,001 \$40,000 | \$40,001 \$50,000 | \$50,001 \$60,000 | \$60,001 THRU HIGH | MEDIAN INCOME | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|------------------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | \$ | # | # |
| HAMILTON | 3.3 | 13.1 | 19.6 | 31.4 | 13.9 | 7.8 | 11.0 | 35,000 | 120600 | 245 |
| KITCHENER | 1.8 | 11.5 | 23.8 | 32.6 | 13.2 | 6.6 | 10.6 | 35,000 | 60600 | 227 |
| LONDON | 3.0 | 13.3 | 19.3 | 19.6 | 21.1 | 13.3 | 10.3 | 38,500 | 59600 | 331 |
| OSHAWA | 2.3 | 7.7 | 18.8 | 28.8 | 20.8 | 12.3 | 9.2 | 39,000 | 33700 | 260 |
| OTTAWA | 1.8 | 7.0 | 8.5 | 19.2 | 27.7 | 13.7 | 22.1 | 45,000 | 101900 | 271 |
| SAULT STE. MARIE | 1.9 | 13.8 | 23.8 | 29.6 | 14.6 | 10.0 | 6.2 | 33,500 | 20000 | 260 |
| SUDBURY | 2.8 | 16.0 | 23.0 | 28.4 | 13.3 | 9.3 | 7.2 | 33,500 | 30600 | 430 |
| THUNDER BAY | 2.5 | 12.1 | 19.8 | 27.9 | 15.2 | 13.3 | 9.3 | 37,000 | 29000 | 323 |
| TORONTO | 2.0 | 13.8 | 17.6 | 19.3 | 17.3 | 10.4 | 19.6 | 39,500 | 587300 | 347 |
| WINDSOR | 5.4 | 9.6 | 21.0 | 28.0 | 16.9 | 7.3 | 11.8 | 35,500 | 58200 | 314 |
| REMAINDER OF ONTARIO | 6.0 | 22.9 | 22.2 | 22.7 | 14.9 | 5.8 | 5.5 | 30,000 | 777100 | 586 |
| PROVINCE | 3.9 | 16.8 | 19.7 | 22.7 | 16.5 | 8.5 | 11.9 | 35,000 | 1878600 | 3594 |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.19

. DISTRIBUTION OF OWNER HOUSEHOLDS BY MARITAL STATUS .

| | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------|-----------|----------|---------|--------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | # | # |
| HAMILTON | 85.4 | 2.8 | 1.6 | 8.1 | 2.2 | 120600 | 322 |
| KITCHENER | 88.1 | .6 | 1.8 | 7.3 | 2.1 | 60600 | 329 |
| LONDON | 84.3 | 3.4 | 1.9 | 5.8 | 4.6 | 59600 | 414 |
| OSHAWA | 86.3 | 2.9 | 1.6 | 4.8 | 4.4 | 33700 | 315 |
| OTTAWA | 84.8 | 1.3 | 2.7 | 5.1 | 6.1 | 101900 | 375 |
| SAULT STE. MARIE | 82.9 | 2.4 | 3.7 | 7.9 | 3.0 | 20000 | 328 |
| SUDBURY | 89.1 | 1.8 | 1.0 | 5.5 | 2.6 | 30600 | 494 |
| THUNDER BAY | 83.8 | 2.6 | 2.1 | 7.5 | 4.0 | 29000 | 426 |
| TORONTO | 81.6 | 1.6 | 3.0 | 7.8 | 6.0 | 587300 | 434 |
| WINDSOR | 80.7 | 2.5 | 4.3 | 10.2 | 2.3 | 58200 | 393 |
| REMAINDER OF ONTARIO | 84.8 | 2.5 | 1.7 | 7.7 | 3.3 | 777100 | 769 |
| PROVINCE | 83.9 | 2.1 | 2.3 | 7.5 | 4.2 | 1878600 | 4599 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.20

DISTRIBUTION OF OWNER HOUSEHOLDS BY EDUCATION

| METRO AREA | NO FORMAL EDUCATION | SOME ELEMENTARY | GRADUATED ELEMENTARY | SOME SECONDARY | GRADUATED SECONDARY | SOME COMM. COLLEGE | GRADUATED COMM. COLLEGE | SOME UNIVERSITY | GRADUATED UNIVERSITY | POST GRADUATE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------------------------|--------------------|-------------------------|-------------------|------------------------|-----------------------|----------------------------|--------------------|-------------------------|------------------|-------------------------|----------------|
| | % | % | % | % | % | % | % | % | % | % | # | # |
| HAMILTON | — | 6.8 | 6.8 | 20.1 | 31.0 | 6.8 | 14.6 | 2.2 | 11.1 | .6 | 120600 | 323 |
| KITCHENER | — | 3.1 | 9.2 | 22.8 | 32.0 | 4.9 | 10.5 | 2.5 | 11.7 | 3.4 | 60600 | 325 |
| LONDON | .2 | 2.4 | 6.1 | 17.6 | 26.3 | 5.1 | 12.2 | 6.6 | 18.3 | 5.1 | 59600 | 410 |
| OSHAWA | .3 | 3.2 | 2.9 | 26.3 | 29.8 | 6.1 | 14.1 | 7.1 | 7.7 | 2.6 | 33700 | 312 |
| OTTAWA | .3 | 2.7 | 1.6 | 14.3 | 21.9 | 3.5 | 13.2 | 7.3 | 26.2 | 8.9 | 101900 | 370 |
| SAUJIT STE. MARIE | .6 | 4.3 | 4.6 | 31.9 | 23.6 | 6.1 | 13.8 | 4.9 | 7.1 | 3.1 | 20000 | 326 |
| SUDBURY | .2 | 9.2 | 6.5 | 31.6 | 21.0 | 3.3 | 11.6 | 3.5 | 11.4 | 1.8 | 30600 | 491 |
| THUNDER BAY | .5 | 3.3 | 7.3 | 29.4 | 21.3 | 5.7 | 12.1 | 5.2 | 11.1 | 4.0 | 29000 | 422 |
| TORONTO | .2 | 6.7 | 4.4 | 17.6 | 26.6 | 3.5 | 10.6 | 6.0 | 18.7 | 5.8 | 587300 | 433 |
| WINNIPEG | — | 5.4 | 5.7 | 26.5 | 29.0 | 5.4 | 11.8 | 6.2 | 6.2 | 3.9 | 58200 | 389 |
| REMAINDER OF ONTARIO | .5 | 4.6 | 10.5 | 31.9 | 21.0 | 3.7 | 13.2 | 4.9 | 8.1 | 1.7 | 777100 | 759 |
| PROVINCE | .3 | 5.2 | 7.2 | 24.6 | 24.4 | 4.0 | 12.3 | 5.2 | 13.1 | 3.6 | 1878600 | 4560 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.21

DISTRIBUTION OF OWNER HOUSEHOLDS* BY EMPLOYMENT STATUS

| | FULL TIME | PART TIME | RETIRED | STUDENT | UNEMPLOYED | HOMEMAKER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------|--------------|---------|---------|------------|-----------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | # | # |
| HAMILTON | 50.0 | 11.7 | 15.4 | .3 | 3.7 | 18.8 | 120600 | 324 |
| KITCHENER | 55.9 | 9.1 | 14.2 | .9 | .3 | 19.6 | 60600 | 331 |
| LONDON | 60.3 | 10.7 | 13.8 | .5 | 1.0 | 13.8 | 59600 | 413 |
| OSHAWA | 59.4 | 6.7 | 11.8 | .6 | 1.3 | 20.1 | 33700 | 313 |
| OTTAWA | 57.3 | 8.8 | 17.6 | .5 | 1.1 | 14.7 | 101900 | 375 |
| SAULT STE. MARIE | 47.0 | 9.5 | 17.4 | .9 | 3.4 | 22.0 | 20000 | 328 |
| SUDBURY | 48.7 | 8.9 | 17.4 | .2 | 2.8 | 21.9 | 30600 | 493 |
| THUNDER BAY | 45.1 | 14.1 | 19.5 | .5 | 3.1 | 17.8 | 29000 | 426 |
| TORONTO | 57.6 | 7.6 | 16.3 | .5 | 2.1 | 16.1 | 587300 | 436 |
| WINDSOR | 49.6 | 8.7 | 16.0 | --- | 3.3 | 22.4 | 58200 | 393 |
| REMAINDER OF ONTARIO | 44.2 | 10.7 | 26.2 | .3 | 1.5 | 17.2 | 777100 | 773 |
| PROVINCE | 50.9 | 9.5 | 20.3 | .4 | 1.9 | 17.1 | 1878600 | 4605 |

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.22

DISTRIBUTION OF OWNER HOUSEHOLDS* BY EMPLOYMENT STATUS AND SEX

| | | WORKS FULL TIME | WORKS PART-TIME | RETIRED | STUDENT | UNEMPLOYED | HOMEMAKER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------|--------------------|--------------------|---------|---------|------------|-----------|-------------------------|----------------|
| METRO AREA | | % | % | % | % | % | % | # | # |
| HAMILTON | MALE | 77.0 | 2.2 | 17.8 | — | 3.0 | — | 120600 | 324 |
| | FEMALE | 30.7 | 18.5 | 13.8 | .5 | 4.2 | 32.3 | | |
| KITCHENER | MALE | 86.6 | 1.3 | 11.4 | — | .7 | — | 60600 | 331 |
| | FEMALE | 30.8 | 15.4 | 16.5 | 1.6 | — | 35.7 | | |
| LONDON | MALE | 79.5 | 2.6 | 17.4 | .5 | — | — | 59600 | 413 |
| | FEMALE | 43.1 | 17.9 | 10.6 | .5 | 1.8 | 26.1 | | |
| OSHAWA | MALE | 85.5 | — | 13.1 | — | .7 | .7 | 33700 | 313 |
| | FEMALE | 36.9 | 12.5 | 10.7 | 1.2 | 1.8 | 36.9 | | |
| OTTAWA | MALE | 75.6 | 2.5 | 20.3 | — | 1.0 | .5 | 101900 | 375 |
| | FEMALE | 37.1 | 15.7 | 14.6 | 1.1 | 1.1 | 30.3 | | |
| SAULT STE. MARIE | MALE | 75.0 | 2.9 | 20.6 | — | 1.5 | — | 20000 | 328 |
| | FEMALE | 27.1 | 14.1 | 15.1 | 1.6 | 4.7 | 37.5 | | |
| SUDBURY | MALE | 73.9 | 1.3 | 21.8 | — | 2.5 | .4 | 30600 | 493 |
| | FEMALE | 25.1 | 16.1 | 13.3 | .4 | 3.1 | 42.0 | | |
| THUNDER BAY | MALE | 67.7 | 2.6 | 23.8 | .5 | 4.8 | .5 | 29000 | 426 |
| | FEMALE | 27.0 | 23.2 | 16.0 | .4 | 1.7 | 31.6 | | |
| TORONTO | MALE | 78.0 | 2.3 | 16.4 | .9 | 1.9 | .5 | 587300 | 436 |
| | FEMALE | 37.8 | 12.6 | 16.2 | — | 2.3 | 31.1 | | |
| WINDSOR | MALE | 80.5 | 2.3 | 13.8 | — | 2.9 | .6 | 58200 | 393 |
| | FEMALE | 25.1 | 13.7 | 17.8 | — | 3.7 | 39.7 | | |
| REMAINDER OF ONTARIO | MALE | 67.1 | 3.1 | 27.3 | .6 | 1.3 | .6 | 777100 | 773 |
| | FEMALE | 25.6 | 16.8 | 25.4 | .1 | 1.6 | 30.6 | | |
| PROVINCE | MALE | 73.7 | 2.6 | 21.0 | .6 | 1.6 | .5 | 1878600 | 4605 |
| | FEMALE | 31.1 | 15.5 | 19.6 | .2 | 2.1 | 31.6 | | |

* Represents respondents' employment status.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.23

. DISTRIBUTION OF OWNER HOUSEHOLDS BY OCCUPATION .

| | PROFESSIONAL | OWNER/ MANAGER | SALES PERSON | CLERICAL | SKILLED LABOURER | UNSKILLED LABOURER | FARMER | SAMPLE SIZE |
|-------------------------|--------------|-------------------|-----------------|----------|---------------------|-----------------------|--------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # |
| HAMILTON | 15.1 | 15.6 | 9.5 | 20.6 | 24.6 | 14.1 | .5 | 199 |
| KITCHENER | 15.0 | 20.3 | 9.2 | 14.0 | 26.6 | 14.5 | .5 | 207 |
| LONDON | 22.7 | 13.4 | 5.2 | 21.3 | 24.4 | 11.7 | 1.4 | 291 |
| OSHAWA | 13.6 | 12.6 | 5.3 | 26.7 | 28.2 | 13.6 | — | 206 |
| OTTAWA | 29.2 | 21.4 | 6.2 | 25.9 | 14.4 | 2.9 | — | 243 |
| SAULT STE. MARIE | 17.9 | 8.7 | 6.5 | 21.7 | 33.7 | 11.4 | — | 184 |
| SUDBURY | 15.5 | 12.4 | 7.4 | 19.8 | 30.0 | 14.1 | .7 | 283 |
| THUNDER BAY | 18.3 | 11.6 | 5.2 | 21.5 | 25.5 | 17.1 | .8 | 251 |
| TORONTO | 13.9 | 22.1 | 5.4 | 26.4 | 23.6 | 8.2 | .4 | 280 |
| WINDSOR | 12.8 | 11.5 | 3.1 | 19.4 | 28.6 | 23.3 | 1.3 | 227 |
| REMAINDER OF ONTARIO | 14.0 | 15.0 | 3.0 | 20.5 | 30.8 | 12.7 | 3.9 | 422 |
| PROVINCE | 15.4 | 17.6 | 4.9 | 22.7 | 26.4 | 11.2 | 1.8 | 2793 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.24.A

DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS

| | FAMILY HOUSEHOLDS | | | | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|---------------------|------------------|---|------------------|---------------|-----------------|
| | with children | without children | single parent | | non family | non senior | senior * 65+ |
| METRO AREA | | | | : | | | |
| | | | | : | | | |
| HAMILTON | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 52 | 54 | : | 63 | 47 & | 77 |
| Aver. Household size | 4.0 | 2.1 | 2.7 | : | 1.1 | 1.3 & | 1.0 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | \$23,500 | : | \$18,500 | — | — |
| & Median Shelter Cost Ratio | 9.1 | 11.0 | 15.2 | : | 21.2 | — | — |
| & Median Gross Debt Service | 16.8 | 17.3 | — | : | — | — | — |
| | | | | : | | | |
| KITCHENER | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 40 | 52 | 49 | : | 57 | 42 & | 72 |
| Aver. Household size | 4.1 | 2.0 | 3.0 | : | 1.8 | 2.5 & | 1.3 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | — | : | \$23,500 | \$26,750 | — |
| & Median Shelter Cost Ratio | 11.0 | 10.1 | — | : | 15.6 | 14.4 | — |
| & Median Gross Debt Service | 17.3 | 15.5 | — | : | — | — | — |
| | | | | : | | | |
| LONDON | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 50 | 47 | : | 51 | 39 & | 72 |
| Aver. Household size | 4.0 | 2.1 | 2.9 | : | 1.6 | 2.0 & | 1.0 |
| | | | | : | | | |
| Median Income | \$40,000 | \$38,250 | \$28,500 | : | \$25,000 | \$32,000 | \$13,500 & |
| & Median Shelter Cost Ratio | 12.5 | 13.1 | 12.0 | : | 15.1 | 12.6 | — |
| & Median Gross Debt Service | 16.6 | 17.8 | 19.8 | : | 17.6 | 17.6 & | — |
| | | | | : | | | |
| OSHAWA | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 39 | 48 | 50 | : | 53 | 42 & | — |
| Aver. Household size | 3.9 | 2.1 | 3.0 | : | 2.1 | 2.8 & | — |
| | | | | : | | | |
| Median Income | \$40,000 | \$40,000 | \$33,500 | : | \$30,000 | \$33,250 | — |
| & Median Shelter Cost Ratio | 12.9 | 12.2 | 20.2 | : | 23.0 | 22.5 | — |
| Median Gross Debt Service | 16.5 | 16.9 | 22.4 | : | 24.4 | 25.3 & | — |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.24.B

. DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS .

| | FAMILY HOUSEHOLDS | | | | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|---------------------|------------------|---|------------------|---------------|-----------------|
| | with children | without children | single parent | | non family | non senior | senior * 65+ |
| METRO AREA | | | | : | | | |
| | | | | : | | | |
| | | | | : | | | |
| OTTAWA | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 55 | 50 | : | 48 | 42 & | — |
| Aver. Household size | 3.9 | 2.0 | 2.9 | : | 1.8 | 2.1 & | — |
| | | | | : | | | |
| Median Income | \$48,750 | \$43,500 | \$43,500 | : | \$42,500 | \$45,500 | — |
| & Median Shelter Cost Ratio | 12.0 | 9.8 | 17.9 | : | 17.9 | 17.3 | — |
| & Median Gross Debt Service | 16.8 | 17.8 | — | : | 19.9 | 20.2 & | — |
| | | | | : | | | |
| SAULT STE. MARIE | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 54 | 45 | : | 57 | 47 & | 77 |
| Aver. Household size | 4.1 | 2.1 | 3.0 | : | 1.6 | 1.9 & | 1.1 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | \$28,500 | : | \$20,000 | \$21,000 | — |
| & Median Shelter Cost Ratio | 9.8 | 10.7 | 16.8 | : | 16.9 | 19.0 | — |
| Median Gross Debt Service | 14.3 | 13.4 | 17.6 | : | 22.7 | 22.7 & | — |
| | | | | : | | | |
| SUDBURY | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 55 | 48 | : | 53 | 45 & | 71 |
| Aver. Household size | 4.0 | 2.0 | 2.7 | : | 2.3 | 2.4 & | 2.0 |
| | | | | : | | | |
| Median Income | \$37,000 | \$30,000 | \$23,500 | : | \$24,000 | \$28,000 | — |
| & Median Shelter Cost Ratio | 13.4 | 10.8 | 12.8 | : | 12.3 | 12.2 | — |
| & Median Gross Debt Service | 16.3 | 15.5 | — | : | — | — | — |
| | | | | : | | | |
| THUNDER BAY | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 56 | 50 | : | 55 | 45 & | 71 |
| Aver. Household size | 4.0 | 2.1 | 3.3 | : | 1.9 | 2.6 & | 1.1 |
| | | | | : | | | |
| Median Income | \$40,000 | \$29,000 | \$26,750 | : | \$25,000 | \$33,500 | — |
| & Median Shelter Cost Ratio | 12.9 | 11.2 | 18.2 | : | 12.9 | 11.5 | — |
| & Median Gross Debt Service | 16.7 | 15.9 | — | : | 14.1 | 13.5 & | — |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 4.24.C

DESCRIPTIVE STATISTICS BY HOUSEHOLD COMPOSITION FOR OWNER HOUSEHOLDS

| | FAMILY HOUSEHOLDS | | | | OTHER HOUSEHOLDS | | |
|-----------------------------|-------------------|---------------------|------------------|---|------------------|---------------|-----------------|
| | with children | without children | single parent | | non family | non senior | senior * 65+ |
| METRO AREA | | | | : | | | |
| | | | | : | | | |
| TORONTO | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 43 | 51 | 53 | : | 55 | 45 & | 72 |
| Aver. Household size | 4.0 | 2.2 | 3.0 | : | 1.5 | 1.7 & | 1.2 |
| | | | | : | | | |
| Median Income | \$42,500 | \$43,500 | \$22,000 | : | \$28,500 | \$30,000 | — |
| & Median Shelter Cost Ratio | 12.2 | 11.2 | 16.5 | : | 10.8 | 10.8 | — |
| & Median Gross Debt Service | 17.1 | 15.3 | — | : | 15.8 | 15.1 & | — |
| | | | | : | | | |
| WINDSOR | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 39 | 51 | 49 | : | 57 | 41 & | 73 |
| Aver. Household size | 4.1 | 2.1 | 3.0 | : | 1.3 | 1.5 & | 1.1 |
| | | | | : | | | |
| Median Income | \$38,500 | \$33,500 | \$30,000 | : | \$19,000 | \$28,500 | \$13,500 & |
| & Median Shelter Cost Ratio | 11.1 | 11.5 | 17.9 | : | 19.4 | 19.4 | 19.4 |
| Median Gross Debt Service | 15.0 | 16.3 | — | : | 22.5 | 22.5 & | — |
| | | | | : | | | |
| REMAINDER OF ONTARIO | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 41 | 58 | 52 | : | 60 | 43 & | 75 |
| Aver. Household size | 4.1 | 2.0 | 3.0 | : | 1.3 | 1.7 & | 1.0 |
| | | | | : | | | |
| Median Income | \$36,000 | \$25,000 | \$18,500 | : | \$20,000 | \$30,000 | \$13,500 & |
| & Median Shelter Cost Ratio | 13.1 | 10.7 | 20.2 | : | 12.2 | 10.7 | 12.2 |
| Median Gross Debt Service | 16.0 | 15.8 | — | : | 14.9 | 14.9 & | — |
| | | | | : | | | |
| PROVINCE | | | | : | | | |
| | | | | : | | | |
| Aver. age of head | 42 | 55 | 52 | : | 57 | 44 | 74 |
| Aver. Household size | 4.0 | 2.1 | 3.0 | : | 1.5 | 1.8 | 1.1 |
| | | | | : | | | |
| Median Income | \$38,500 | \$30,000 | \$23,500 | : | \$24,000 | \$30,000 | \$13,500 |
| Median Shelter Cost Ratio | 12.7 | 10.9 | 17.9 | : | 12.5 | 12.5 | 12.6 |
| Median Gross Debt Service | 16.4 | 15.4 | 26.6 | : | 16.9 | 16.9 | — |

* Non-senior and senior households in this table made up of NON-FAMILY households. Specifically, one person who lives alone in a private dwelling or a group of unrelated persons who occupy a private dwelling.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

5. FINANCIAL CHARACTERISTICS: RENTERS AND OWNERS . _____

MARITAL STATUS AND INCOME:

Married households have higher incomes than any other type of household for both owner and renter populations surveyed. Median household income for married households among the renter population is \$28,500 and for owner households, it is \$38,000. Similarly, median income for single households among renters is \$22,000 while for owner households is \$33,500. In the case of both owner and renter populations, widowed households have the lowest median household income (\$18,500 and \$13,500 respectively). Regardless of marital status, owner households have higher average and median income levels than renter households.

AGE, INCOME, AND HOUSEHOLD SIZE:

Age and household income are generally thought to be associated with each other in the following manner: an individual's earning potential generally increases with age, then plateaus and drops off again after the age of 65. This classical relationship is strongly evident in the survey data.

Among renter households, where the head is under 25 years of age, 80.3 per cent of single-person households earn less than \$20,000. In renter households where the head is between the ages of 25 and 44 years 39 per cent earn below \$20,000. Two-thirds of single-person households between the ages of 45 and 64, (60.9 per cent) earn less than \$20,000. By the time the household head reaches the age of 65 and older, 76.7 per cent of single-person households earn less than \$20,000.

A similar relationship is found in those surveyed among the owner households. About 20 per cent of single-person households (19.3 per cent), where the household head is below 44 years of age, earn less than \$20,000. About a third (33.5 per cent) of these households earn less than \$20,000 when the household head is between the ages of 45 and 64. By the time the household head reaches 65 and older, four-fifths of single-person households (80.7 per cent) earn less than \$20,000.

5. FINANCIAL CHARACTERISTICS: RENTERS AND OWNERS . _____

INCOME PERCENTILES:

Among the total owner and renter population surveyed, owner households have higher incomes than renter households. This pattern holds true for all metropolitan areas, and the province. The pattern persists across all income percentile categories examined. Average and median income for renter households across the province is \$27,370 and \$24,000 respectively, whereas average and median income for owner households is \$38,857 and \$35,000 respectively.

TABLE 5.1

AVERAGE AND MEDIAN HOUSEHOLD INCOME* BY MARITAL STATUS FOR RENTER HOUSEHOLDS

| METRO AREA | | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------|---------|-----------|----------|-----------|---------|-------------------------|----------------|
| | | \$ | \$ | \$ | \$ | \$ | # | # |
| HAMILTON | AVERAGE | \$29738 | \$19796 & | \$19783 | \$14759 & | \$23107 | 58000 | 332 |
| | MEDIAN | \$28500 | \$18400 & | \$14250 | \$13500 & | \$23250 | | |
| KITCHENER | AVERAGE | \$27438 | \$22694 & | \$23461 | \$17613 & | \$21193 | 34000 | 328 |
| | MEDIAN | \$25000 | \$21000 & | \$18500 | \$13500 & | \$18500 | | |
| LONDON | AVERAGE | \$27072 | \$26640 & | \$20892 | \$15523 & | \$18704 | 40100 | 483 |
| | MEDIAN | \$25000 | \$23500 & | \$18500 | \$12750 & | \$18000 | | |
| OSHAWA | AVERAGE | \$31058 | \$23929 & | \$21981 | \$17835 & | \$22745 | 14600 | 371 |
| | MEDIAN | \$29000 | \$23500 & | \$25000 | \$18500 & | \$23500 | | |
| OTTAWA | AVERAGE | \$35143 | \$30679 & | \$28133 | \$22310 & | \$30823 | 82200 | 407 |
| | MEDIAN | \$33000 | \$23500 & | \$24000 | \$16500 & | \$28000 | | |
| SAULT STE. MARIE | AVERAGE | \$26675 | \$24386 & | \$18950 | \$15077 & | \$20534 | 6500 | 347 |
| | MEDIAN | \$25000 | \$20750 & | \$14500 | \$12500 & | \$20500 | | |
| SUDBURY | AVERAGE | \$28200 | \$22480 & | \$18807 | \$13823 & | \$18687 | 14300 | 539 |
| | MEDIAN | \$26000 | \$18500 & | \$18000 | \$9250 & | \$17000 | | |
| THUNDER BAY | AVERAGE | \$28311 | \$20251 & | \$23207 | \$15868 & | \$20021 | 10300 | 456 |
| | MEDIAN | \$26500 | \$18750 & | \$18500 | \$13500 & | \$19250 | | |
| TORONTO | AVERAGE | \$34435 | \$29414 & | \$28506 | \$17060 & | \$30302 | 364300 | 652 |
| | MEDIAN | \$30000 | \$25000 & | \$26000 | \$13500 & | \$25000 | | |
| WINDSOR | AVERAGE | \$29070 | \$21303 & | \$16780 | \$16605 & | \$21694 | 23200 | 470 |
| | MEDIAN | \$28500 | \$15000 & | \$15000 | \$13500 & | \$19000 | | |
| REMAINDER OF ONTARIO | AVERAGE | \$25465 | \$22231 & | \$17102 | \$13311 & | \$16387 | 257000 | 380 |
| | MEDIAN | \$23500 | \$19000 & | \$18500 | \$13500 & | \$13500 | | |
| PROVINCE | AVERAGE | \$30726 | \$26048 | \$24414 | \$16065 | \$25132 | 904500 | 4765 |
| | MEDIAN | \$28500 | \$22000 | \$20400 | \$13500 | \$22000 | | |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census Statistics minus households having rent subsidies.

TABLE 5.2.A

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (less than 25 years) FOR RENTER HOUSEHOLDS .

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|-----------------|--------------|-----------------------|----------------------|---------------|----------------|-------------------------|--------------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # |
| HAMILTON | 1 person | 60.0 | 26.7 | 13.3 | 60 & | SUDBURY | 1 person | 84.4 | 6.3 | 9.4 | 114 & |
| | 2 person | 53.1 | 18.8 | 28.1 | : | | 2 person | 59.3 | 27.8 | 13.0 | : |
| | 3 person | 33.3 | 22.2 | 44.4 | : | | 3 person | 78.9 | 10.5 | 10.5 | : |
| | 4+person | 50.0 | 50.0 | — | : | | 4+person | 44.4 | 33.3 | 22.2 | : |
| | COLUMN TOTAL | 51.7 | 23.3 | 25.0 | : | | COLUMN TOTAL | 68.4 | 19.3 | 12.3 | : |
| KITCHENER | 1 person | 85.7 | 14.3 | — | 74 : | THUNDER BAY | 1 person | 86.1 | 13.9 | — | 107 |
| | 2 person | 50.0 | 25.0 | 25.0 | : | | 2 person | 50.0 | 31.3 | 18.8 | : |
| | 3 person | 53.3 | 20.0 | 26.7 | : | | 3 person | 58.3 | — | 41.7 | : |
| | 4+person | 50.0 | — | 50.0 | : | | 4 person | 18.2 | 54.5 | 27.3 | : |
| | COLUMN TOTAL | 60.8 | 20.3 | 18.9 | : | | COLUMN TOTAL | 59.8 | 24.3 | 15.9 | : |
| LONDON | 1 person | 85.2 | 7.4 | 7.4 | 118 & | TORONTO | 1 person | 71.4 | 19.0 | 9.5 | 99 |
| | 2 person | 64.3 | 23.2 | 12.5 | : | | 2 person | 24.5 | 34.7 | 40.8 | : |
| | 3 person | 70.8 | 12.5 | 16.7 | : | | 3 person | 35.0 | 25.0 | 40.0 | : |
| | 4+person | 54.5 | 36.4 | 9.1 | : | | 4+person | — | 66.7 | 33.3 | : |
| | COLUMN TOTAL | 69.5 | 18.6 | 11.9 | : | | COLUMN TOTAL | 34.3 | 32.3 | 33.3 | : |
| OGTAWA | 1 person | 50.0 | 45.5 | 4.5 | 81 : | WINDSOR | 1 person | 55.2 | 44.8 | — | 112 |
| | 2 person | 34.4 | 12.5 | 53.1 | : | | 2 person | 57.1 | 12.2 | 30.6 | : |
| | 3 person | 31.6 | 47.4 | 21.1 | : | | 3 person | 43.5 | 21.7 | 34.8 | : |
| | 4+person | 37.5 | 50.0 | 12.5 | : | | 4+person | 36.4 | 36.4 | 27.3 | : |
| | COLUMN TOTAL | 38.3 | 33.3 | 28.4 | : | | COLUMN TOTAL | 51.8 | 25.0 | 23.2 | : |
| OTTAWA | 1 person | 66.7 | 26.7 | 6.7 | 71 : | REMAINDER OF ONTARIO | 1 person | 97.5 | 1.7 | .8 | 92 |
| | 2 person | 22.9 | 40.0 | 37.1 | : | | 2 person | 65.4 | 1.1 | 33.6 | : |
| | 3 person | 20.0 | 33.3 | 46.7 | : | | 3 person | 59.5 | 40.0 | .5 | : |
| | 4+person | 66.7 | 16.7 | 16.7 | : | | 4+person | 88.4 | 6.3 | 5.3 | : |
| | COLUMN TOTAL | 35.2 | 33.8 | 31.0 | : | | COLUMN TOTAL | 73.3 | 9.5 | 17.2 | : |
| SAULT STE.MARIE | 1 person | 76.5 | 23.5 | — | 73 : | PROVINCE | 1 person | 80.3 | 14.5 | 5.2 | 1001 |
| | 2 person | 54.8 | 25.8 | 19.4 | : | | 2 person | 45.4 | 20.7 | 33.9 | : |
| | 3 person | 80.0 | 15.0 | 5.0 | : | | 3 person | 46.3 | 29.5 | 24.2 | : |
| | 4+person | 40.0 | 20.0 | 40.0 | : | | 4+person | 37.3 | 41.6 | 21.1 | : |
| | COLUMN TOTAL | 65.8 | 21.9 | 12.3 | : | | COLUMN TOTAL | 53.3 | 22.5 | 24.2 | : |

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.B

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (25 - 44 years) FOR RENTER HOUSEHOLDS .

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|-----------------|--------------|-----------------------|----------------------|---------------|----------------|-------------------------|----------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # |
| HAMILTON | 1 person | 42.0 | 36.2 | 21.7 | 174 | SUDBURY | 1 person | 41.8 | 32.7 | 25.5 | 268 |
| | 2 person | 36.7 | 16.7 | 46.7 | 2 person | | 42.6 | 27.9 | 29.4 | | |
| | 3 person | 27.6 | 27.6 | 44.8 | 3 person | | 41.3 | 30.2 | 28.6 | | |
| | 4+person | 32.6 | 32.6 | 34.8 | 4+person | | 25.6 | 43.9 | 30.5 | | |
| | COLUMN TOTAL | 36.2 | 30.5 | 33.3 | COLUMN TOTAL | | 36.9 | 34.3 | 28.7 | | |
| KITCHENER | 1 person | 54.9 | 33.3 | 11.8 | 170 | THUNDER BAY | 1 person | 39.7 | 42.9 | 17.5 | 231 |
| | 2 person | 37.8 | 24.4 | 37.8 | 2 person | | 37.1 | 27.4 | 35.5 | | |
| | 3 person | 45.8 | 29.2 | 25.0 | 3 person | | 39.6 | 26.4 | 34.0 | | |
| | 4+person | 38.0 | 34.0 | 28.0 | 4+person | | 20.8 | 45.3 | 34.0 | | |
| | COLUMN TOTAL | 44.1 | 30.6 | 25.3 | COLUMN TOTAL | | 34.6 | 35.5 | 29.9 | | |
| LONDON | 1 person | 50.0 | 31.8 | 18.2 | 247 | TORONTO | 1 person | 35.4 | 30.3 | 34.3 | 382 |
| | 2 person | 28.4 | 27.2 | 44.4 | 2 person | | 18.6 | 25.4 | 55.9 | | |
| | 3 person | 56.7 | 20.0 | 23.3 | 3 person | | 22.5 | 21.1 | 56.3 | | |
| | 4+person | 27.1 | 25.0 | 47.9 | 4+person | | 20.2 | 35.1 | 44.7 | | |
| | COLUMN TOTAL | 39.3 | 27.5 | 33.2 | COLUMN TOTAL | | 24.1 | 28.3 | 47.6 | | |
| OSHAWA | 1 person | 34.1 | 43.9 | 22.0 | 187 | WINDSOR | 1 person | 44.2 | 31.2 | 24.7 | 226 |
| | 2 person | 14.6 | 29.2 | 56.3 | 2 person | | 42.6 | 10.6 | 46.8 | | |
| | 3 person | 35.7 | 42.9 | 21.4 | 3 person | | 46.0 | 26.0 | 28.0 | | |
| | 4+person | 21.4 | 39.3 | 39.3 | 4+person | | 34.6 | 32.7 | 32.7 | | |
| | COLUMN TOTAL | 25.7 | 38.5 | 35.8 | COLUMN TOTAL | | 42.0 | 26.1 | 31.9 | | |
| OTTAWA | 1 person | 31.3 | 35.9 | 32.8 | 220 | REMAINDER OF ONTARIO | 1 person | 43.5 | 33.2 | 23.3 | 195 |
| | 2 person | 16.4 | 17.8 | 65.8 | 2 person | | 51.7 | 35.0 | 13.3 | | |
| | 3 person | 18.2 | 25.0 | 56.8 | 3 person | | 48.6 | 30.2 | 21.2 | | |
| | 4+person | 17.9 | 38.5 | 43.6 | 4+person | | 54.7 | 15.1 | 30.2 | | |
| | COLUMN TOTAL | 21.4 | 28.2 | 50.5 | COLUMN TOTAL | | 50.4 | 28.1 | 21.5 | | |
| SAULT STE.MARIE | 1 person | 29.5 | 45.5 | 25.0 | 179 | PROVINCE | 1 person | 39.0 | 32.4 | 28.3 | 2479 |
| | 2 person | 37.5 | 18.8 | 43.8 | 2 person | | 29.9 | 26.8 | 43.4 | | |
| | 3 person | 39.0 | 29.3 | 31.7 | 3 person | | 32.3 | 25.3 | 42.4 | | |
| | 4+person | 47.8 | 30.4 | 21.7 | 4+person | | 31.9 | 29.6 | 38.5 | | |
| | COLUMN TOTAL | 38.5 | 30.7 | 30.7 | COLUMN TOTAL | | 33.2 | 28.7 | 38.1 | | |

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.C

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (45 - 64 years) FOR RENTER HOUSEHOLDS .

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|-----------------|--------------|-----------------------|----------------------|---------------|----------------|-------------------------|--------------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # |
| HAMILTON | | | | | 52 | SUDBURY | | | | | 104 |
| | 1 person | 64.0 | 16.0 | 20.0 | | | 1 person | 71.1 | 15.8 | 13.2 | |
| | 2 person | 56.3 | 18.8 | 25.0 | | | 2 person | 38.1 | 26.2 | 35.7 | |
| | 3 person | — | 50.0 | 50.0 | | | 3 person | 18.2 | 45.5 | 36.4 | |
| | 4+person | 14.3 | 14.3 | 71.4 | | | 4+person | 23.1 | 23.1 | 53.8 | |
| | COLUMN TOTAL | 50.0 | 19.2 | 30.8 | | | COLUMN TOTAL | 46.2 | 24.0 | 29.8 | |
| KITCHENER | | | | | 45 & | THUNDER BAY | | | | | 77 & |
| | 1 person | 71.4 | 7.1 | 21.4 | | | 1 person | 48.3 | 20.7 | 31.0 | |
| | 2 person | 43.8 | 31.3 | 25.0 | | | 2 person | 56.3 | 25.0 | 18.8 | |
| | 3 person | 11.1 | 77.8 | 11.1 | | | 3 person | 50.0 | 16.7 | 33.3 | |
| | 4+person | — | 50.0 | 50.0 | | | 4+person | 10.0 | 40.0 | 50.0 | |
| | COLUMN TOTAL | 40.0 | 35.6 | 24.4 | | | COLUMN TOTAL | 46.8 | 24.7 | 28.6 | |
| LONDON | | | | | 60 & | TORONTO | | | | | 104 |
| | 1 person | 50.0 | 36.7 | 13.3 | | | 1 person | 56.8 | 18.2 | 25.0 | |
| | 2 person | 45.5 | 22.7 | 31.8 | | | 2 person | 22.2 | 11.1 | 66.7 | |
| | 3 person | 33.3 | 66.7 | — | | | 3 person | 22.2 | 27.8 | 50.0 | |
| | 4+person | 60.0 | 20.0 | 20.0 | | | 4+person | 20.0 | 20.0 | 60.0 | |
| | COLUMN TOTAL | 48.3 | 31.7 | 20.0 | | | COLUMN TOTAL | 36.5 | 18.3 | 45.2 | |
| OSHAWA | | | | | 65 & | WINDSOR | | | | | 73 & |
| | 1 person | 57.9 | 26.3 | 15.8 | | | 1 person | 66.7 | 23.3 | 10.0 | |
| | 2 person | 32.1 | 35.7 | 32.1 | | | 2 person | 46.7 | 16.7 | 36.7 | |
| | 3 person | 8.3 | 50.0 | 41.7 | | | 3 person | 25.0 | 50.0 | 25.0 | |
| | 4+person | 16.7 | 50.0 | 33.3 | | | 4+person | 20.0 | 20.0 | 60.0 | |
| | COLUMN TOTAL | 33.8 | 36.9 | 29.2 | | | COLUMN TOTAL | 50.7 | 23.3 | 26.0 | |
| OTTAWA | | | | | 63 & | REMAINDER OF ONTARIO | | | | | 43 |
| | 1 person | 35.5 | 45.2 | 19.4 | | | 1 person | 96.7 | .7 | 2.6 | |
| | 2 person | 40.0 | 20.0 | 40.0 | | | 2 person | 25.3 | 24.7 | 50.0 | |
| | 3 person | 30.8 | 7.7 | 61.5 | | | 3 person | — | 49.1 | 50.9 | |
| | 4+person | — | 50.0 | 50.0 | | | 4+person | 98.2 | .6 | 1.2 | |
| | COLUMN TOTAL | 33.3 | 31.7 | 34.9 | | | COLUMN TOTAL | 53.9 | 18.0 | 28.0 | |
| SAULT STE.MARIE | | | | | 61 & | PROVINCE | | | | | 747 |
| | 1 person | 52.2 | 26.1 | 21.7 | | | 1 person | 60.9 | 19.9 | 19.3 | |
| | 2 person | 38.5 | 15.4 | 46.2 | | | 2 person | 31.4 | 18.7 | 49.9 | |
| | 3 person | 66.7 | 33.3 | — | | | 3 person | 17.3 | 34.5 | 48.2 | |
| | 4+person | 44.4 | 33.3 | 22.2 | | | 4+person | 39.5 | 17.9 | 42.6 | |
| | COLUMN TOTAL | 45.9 | 23.0 | 31.1 | | | COLUMN TOTAL | 42.0 | 21.6 | 36.4 | |

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.2.D

INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (65 + years) FOR RENTER HOUSEHOLDS

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|------------------|--------------|-----------------------|----------------------|---------------|----------------|-------------------------|--------------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # |
| HAMILTON | 1 person | 76.0 | 12.0 | 12.0 | 40 & | SUDBURY | 1 person | 83.3 | 12.5 | 4.2 | 45 |
| | 2 person | 57.1 | 7.1 | 35.7 | : | | 2 person | 52.6 | 36.8 | 10.5 | |
| | 3 person | 100.0 | — | — | : | | 3 person | 100.0 | — | — | |
| | 4+person | — | — | — | : | | 4+person | — | 100.0 | — | |
| | COLUMN TOTAL | 70.0 | 10.0 | 20.0 | : | | COLUMN TOTAL | 68.9 | 24.4 | 6.7 | |
| | | | | | : | | | | | | |
| KITCHENER | 1 person | 66.7 | 29.6 | 3.7 | 37 | THUNDER BAY | 1 person | 94.7 | — | 5.3 | 30 & |
| | 2 person | 33.3 | 33.3 | 33.3 | : | | 2 person | 63.6 | 27.3 | 9.1 | |
| | 3 person | 100.0 | — | — | : | | 3 person | — | — | — | |
| | 4+person | — | — | — | : | | 4+person | — | — | — | |
| | COLUMN TOTAL | 59.5 | 29.7 | 10.8 | : | | COLUMN TOTAL | 83.3 | 10.0 | 6.7 | |
| | | | | | : | | | | | | |
| LONDON | 1 person | 90.3 | 6.5 | 3.2 | 51 | TORONTO | 1 person | 76.9 | 23.1 | — | 48 |
| | 2 person | 52.6 | 42.1 | 5.3 | : | | 2 person | 57.1 | 19.0 | 23.8 | |
| | 3 person | 100.0 | — | — | : | | 3 person | 100.0 | — | — | |
| | 4+person | — | — | — | : | | 4+person | — | — | — | |
| | COLUMN TOTAL | 76.5 | 19.6 | 3.9 | : | | COLUMN TOTAL | 68.8 | 20.8 | 10.4 | |
| | | | | | : | | | | | | |
| OSHAWA | 1 person | 66.7 | 19.0 | 14.3 | 27 & | WINDSOR | 1 person | 74.1 | 14.8 | 11.1 | 47 |
| | 2 person | 50.0 | 33.3 | 16.7 | : | | 2 person | 73.7 | 26.3 | — | |
| | 3 person | — | — | — | : | | 3 person | — | — | 100.0 | |
| | 4+person | — | — | — | : | | 4+person | — | — | — | |
| | COLUMN TOTAL | 63.0 | 22.2 | 14.8 | : | | COLUMN TOTAL | 72.3 | 19.1 | 8.5 | |
| | | | | | : | | | | | | |
| OTTAWA | 1 person | 70.0 | 15.0 | 15.0 | 31 & | REMAINDER OF ONTARIO | 1 person | 77.6 | .3 | 22.1 | 49 & |
| | 2 person | 33.3 | 33.3 | 33.3 | : | | 2 person | 75.3 | 24.7 | — | |
| | 3 person | — | 50.0 | 50.0 | : | | 3 person | — | — | — | |
| | 4+person | — | — | — | : | | 4+person | — | — | — | |
| | COLUMN TOTAL | 54.8 | 22.6 | 22.6 | : | | COLUMN TOTAL | 76.9 | 7.8 | 15.3 | |
| | | | | | : | | | | | | |
| SAULT STE. MARIE | 1 person | 81.0 | 9.5 | 9.5 | 36 & | PROVINCE | 1 person | 76.7 | 11.5 | 11.7 | 441 |
| | 2 person | 66.7 | 26.7 | 6.7 | : | | 2 person | 60.7 | 23.2 | 16.1 | |
| | 3 person | — | — | — | : | | 3 person | 67.3 | 14.5 | 18.1 | |
| | 4+person | — | — | — | : | | 4+person | — | 100.0 | — | |
| | COLUMN TOTAL | 75.0 | 16.7 | 8.3 | : | | COLUMN TOTAL | 70.8 | 15.8 | 13.4 | |
| | | | | | : | | | | | | |

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.3

. INCOME* PERCENTILES FOR RENTER AND OWNERS HOUSEHOLDS

| | | 20TH | 40TH | 60TH | 80TH | AVERAGE | MEDIAN | SAMPLE |
|-------------------------|---------|------------|------------|------------|------------|---------|---------|--------|
| | | PERCENTILE | PERCENTILE | PERCENTILE | PERCENTILE | INCOME | INCOME | SIZE |
| | | \$ | \$ | \$ | \$ | \$ | \$ | # |
| METRO AREA | | | | | | | | |
| HAMILTON | RENTERS | \$13000 | \$18600 | \$28400 | \$35000 | \$24975 | \$23500 | 332 |
| | OWNERS | \$23500 | \$33500 | \$38500 | \$50000 | \$38213 | \$35000 | 245 |
| KITCHENER | RENTERS | \$13500 | \$18500 | \$24000 | \$33500 | \$24113 | \$22000 | 328 |
| | OWNERS | \$23500 | \$33500 | \$38500 | \$49400 | \$38689 | \$35000 | 227 |
| LONDON | RENTERS | \$11000 | \$18500 | \$25000 | \$33500 | \$23068 | \$20000 | 483 |
| | OWNERS | \$23500 | \$33500 | \$43500 | \$55000 | \$40696 | \$38500 | 331 |
| OSHAWA | RENTERS | \$14000 | \$23500 | \$28578 | \$35000 | \$26967 | \$26000 | 371 |
| | OWNERS | \$28500 | \$35000 | \$43300 | \$53400 | \$40792 | \$39000 | 260 |
| OTTAWA | RENTERS | \$18500 | \$25000 | \$33000 | \$40000 | \$31928 | \$28500 | 407 |
| | OWNERS | \$33500 | \$42000 | \$50000 | \$64000 | \$52650 | \$45000 | 271 |
| SAULT STE. MARIE | RENTERS | \$11000 | \$18500 | \$25000 | \$33500 | \$23497 | \$22000 | 347 |
| | OWNERS | \$23500 | \$31400 | \$38300 | \$50000 | \$36479 | \$33500 | 260 |
| SUDBURY | RENTERS | \$10000 | \$18500 | \$25000 | \$33500 | \$23734 | \$23000 | 539 |
| | OWNERS | \$22000 | \$30000 | \$38500 | \$48500 | \$36375 | \$33500 | 430 |
| THUNDER BAY | RENTERS | \$12000 | \$18500 | \$25000 | \$33500 | \$24042 | \$23500 | 456 |
| | OWNERS | \$24000 | \$33500 | \$40000 | \$53500 | \$40794 | \$37000 | 323 |
| TORONTO | RENTERS | \$17000 | \$24200 | \$33400 | \$43500 | \$31573 | \$28500 | 652 |
| | OWNERS | \$24600 | \$34000 | \$45000 | \$60000 | \$44142 | \$39500 | 347 |
| WINDSOR | RENTERS | \$10000 | \$18500 | \$25000 | \$33500 | \$23719 | \$23000 | 470 |
| | OWNERS | \$25000 | \$33500 | \$40000 | \$50000 | \$39286 | \$35500 | 314 |
| REMAINDER OF ONTARIO | RENTERS | \$11000 | \$16000 | \$21000 | \$31000 | \$21617 | \$18500 | 380 |
| | OWNERS | \$18500 | \$27000 | \$35000 | \$47000 | \$32889 | \$30000 | 586 |
| PROVINCE | RENTERS | \$13500 | \$20000 | \$28500 | \$38500 | \$27370 | \$24000 | 4765 |
| | OWNERS | \$20000 | \$30000 | \$40000 | \$52000 | \$38857 | \$35000 | 3594 |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

TABLE 5.4

. GROUPED RENT TO INCOME RATIO* BY CITY .

| | <10% | 10-19% | 20-29% | 30-39% | 40-49% | 50-59% | 60%+ | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|------|--------|--------|--------|--------|--------|------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 6.3 | 39.7 | 28.7 | 14.2 | 6.0 | 2.8 | 2.2 | 58000 | 317 |
| KITCHENER | 6.8 | 42.3 | 29.6 | 13.4 | 3.3 | 2.0 | 2.6 | 34000 | 307 |
| LONDON | 3.4 | 38.6 | 29.7 | 11.9 | 7.1 | 5.8 | 3.4 | 40100 | 464 |
| OSHAWA | 5.3 | 36.9 | 32.7 | 9.8 | 5.3 | 5.3 | 4.7 | 14600 | 358 |
| OTTAWA | 2.8 | 42.8 | 35.8 | 9.6 | 3.0 | 3.0 | 3.0 | 82200 | 397 |
| SAULT STE.MARIE | 6.1 | 37.6 | 26.2 | 13.1 | 8.2 | 6.1 | 2.6 | 6500 | 343 |
| SUDBURY | 8.2 | 44.6 | 26.2 | 8.9 | 5.9 | 2.8 | 3.4 | 14300 | 527 |
| THUNDER BAY | 4.7 | 37.7 | 26.9 | 15.5 | 5.8 | 2.9 | 6.5 | 10300 | 446 |
| TORONTO | 4.7 | 37.4 | 32.5 | 12.8 | 5.4 | 3.5 | 3.8 | 364300 | 634 |
| WINDSOR | 7.2 | 38.6 | 24.0 | 12.0 | 8.1 | 3.3 | 7.0 | 23200 | 459 |
| REMAINDER OF ONTARIO | 5.5 | 30.9 | 31.5 | 16.6 | 7.3 | 5.1 | 3.1 | 257000 | 364 |
| PROVINCE | 5.0 | 36.8 | 31.6 | 13.4 | 5.8 | 3.9 | 3.5 | 904500 | 4616 |

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income**.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.5

. DISTRIBUTION OF RENT TO INCOME* RATIO** BY HOUSEHOLD COMPOSITION .

| METRO AREA | | LESS THAN 30% | 30% AND GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|------------------|--------------------|-------------------------|----------------|
| | | % | % | # | # |
| HAMILTON | Family with children | 73.4 | 26.6 | 58000 | 316 & |
| | Family no children | 82.3 | 17.7 | | |
| | Non-family | 76.3 | 23.8 | | |
| KITCHENER | Family with children | 73.8 | 26.2 | 34000 | 307 & |
| | Family no children | 86.6 | 13.4 | | |
| | Non-family | 82.7 | 17.3 | | |
| LONDON | Family with children | 68.4 | 31.6 | 40100 | 464 |
| | Family no children | 86.8 | 13.2 | | |
| | Non-family | 71.4 | 28.6 | | |
| OSHAWA | Family with children | 74.5 | 25.5 | 14600 | 355 |
| | Family no children | 86.5 | 13.5 | | |
| | Non-family | 73.6 | 26.4 | | |
| OTTAWA | Family with children | 75.4 | 24.6 | 82200 | 397 |
| | Family no children | 85.9 | 14.1 | | |
| | Non-family | 85.8 | 14.2 | | |
| SAULT STE.MARIE | Family with children | 66.1 | 33.9 | 6500 | 343 & |
| | Family no children | 78.3 | 21.7 | | |
| | Non-family | 70.2 | 29.8 | | |
| SUDBURY | Family with children | 83.4 | 16.6 | 14300 | 526 |
| | Family no children | 84.8 | 15.2 | | |
| | Non-family | 71.7 | 28.3 | | |
| THUNDER BAY | Family with children | 68.1 | 31.9 | 10300 | 443 & |
| | Family no children | 76.9 | 23.1 | | |
| | Non-family | 72.3 | 27.7 | | |
| TORONTO | Family with children | 73.0 | 27.0 | 364300 | 631 |
| | Family no children | 80.7 | 19.3 | | |
| | Non-family | 75.7 | 24.3 | | |
| WINDSOR | Family with children | 71.1 | 28.9 | 23200 | 457 & |
| | Family no children | 87.5 | 12.5 | | |
| | Non-family | 66.5 | 33.5 | | |
| REMAINDER OF ONTARIO | Family with children | 69.6 | 30.4 | 257000 | 364 & |
| | Family no children | 77.4 | 22.6 | | |
| | Non-family | 64.5 | 35.5 | | |
| PROVINCE | Family with children | 72.2 | 27.8 | 904500 | 4603 |
| | Family no children | 81.0 | 19.0 | | |
| | Non-family | 74.0 | 26.0 | | |

& Differences are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** Rent-to-income ratio = total rent (including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.6 . DISTRIBUTION OF RENTER HOUSEHOLDS PAYING 30% AND GREATER RENT TO INCOME* RATIO** BY INCOME GROUPS .

| | | LESS THAN 30% | 30% AND GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------------------|------------------|--------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | LESS THAN \$20,000 | 47.8 | 52.2 | 58000 | 317 |
| | \$20,000 - \$30,000 | 91.7 | 8.3 | | |
| | \$30,001 AND ABOVE | 98.9 | 1.1 | | |
| KITCHENER | LESS THAN \$20,000 | 54.9 | 45.1 | 34000 | 307 |
| | \$20,000 - \$30,000 | 98.9 | 1.1 | | |
| | \$30,001 AND ABOVE | 100.0 | — | | |
| LONDON | LESS THAN \$20,000 | 46.2 | 53.8 | 40100 | 464 |
| | \$20,000 - \$30,000 | 96.6 | 3.4 | | |
| | \$30,001 AND ABOVE | 99.1 | 0.9 | | |
| OSHAWA | LESS THAN \$20,000 | 31.8 | 68.2 | 14600 | 358 |
| | \$20,000 - \$30,000 | 88.1 | 11.9 | | |
| | \$30,001 AND ABOVE | 99.1 | 0.9 | | |
| OTTAWA | LESS THAN \$20,000 | 39.0 | 61.0 | 82200 | 397 |
| | \$20,000 - \$30,000 | 92.9 | 7.1 | | |
| | \$30,001 AND ABOVE | 98.9 | 1.1 | | |
| SAULT STE. MARIE | LESS THAN \$20,000 | 40.7 | 59.3 | 6500 | 343 |
| | \$20,000 - \$30,000 | 96.7 | 3.3 | | |
| | \$30,001 AND ABOVE | 98.8 | 1.2 | | |
| SUDBURY | LESS THAN \$20,000 | 55.5 | 44.5 | 14300 | 527 |
| | \$20,000 - \$30,000 | 99.4 | 0.6 | | |
| | \$30,001 AND ABOVE | 99.2 | 0.8 | | |
| THUNDER BAY | LESS THAN \$20,000 | 36.0 | 64.0 | 10300 | 446 |
| | \$20,000 - \$30,000 | 92.7 | 7.3 | | |
| | \$30,001 AND ABOVE | 99.1 | 0.9 | | |
| TORONTO | LESS THAN \$20,000 | 34.8 | 65.2 | 364300 | 634 |
| | \$20,000 - \$30,000 | 82.1 | 17.9 | | |
| | \$30,001 AND ABOVE | 97.4 | 2.6 | | |
| WINDSOR | LESS THAN \$20,000 | 37.4 | 62.6 | 23200 | 459 |
| | \$20,000 - \$30,000 | 99.1 | 0.9 | | |
| | \$30,001 AND ABOVE | 99.2 | 0.8 | | |
| REMAINDER OF ONTARIO | LESS THAN \$20,000 | 45.9 | 54.1 | 257000 | 364 |
| | \$20,000 - \$30,000 | 99.6 | 0.4 | | |
| | \$30,001 AND ABOVE | 99.9 | 0.1 | | |
| PROVINCE | LESS THAN \$20,000 | 42.1 | 57.9 | 904500 | 4616 |
| | \$20,000 - \$30,000 | 89.9 | 10.1 | | |
| | \$30,001 AND ABOVE | 98.3 | 1.7 | | |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** Rent-to-income ratio = total rent (including any charges paid such as parking, cable, hydro, etc.), as a percentage of total household income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.7 . PER CENT OF RENTERS PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT BY HOUSEHOLD SIZE .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR PERSON | FIVE + PERSON | SAMPLE SIZE |
|-------------------------|---------------|---------------|-----------------|----------------|------------------|----------------|
| METRO AREA | % | % | % | % | % | # |
| HAMILTON | 40.5 | 24.3 | 13.5 | 12.2 | 9.5 | 74 & |
| KITCHENER | 36.7 | 30.0 | 15.0 | 10.0 | 8.3 | 60 & |
| LONDON | 36.7 | 30.8 | 16.7 | 11.7 | 4.2 | 120 & |
| OSHAWA | 32.9 | 20.7 | 20.7 | 17.1 | 8.5 | 82 & |
| OTTAWA | 29.0 | 29.0 | 20.3 | 17.4 | 4.3 | 69 & |
| SAULT STE.MARIE | 30.0 | 30.0 | 23.0 | 13.0 | 4.0 | 100 & |
| SUDBURY | 42.1 | 29.9 | 15.0 | 10.3 | 2.8 | 107 |
| THUNDER BAY | 32.8 | 35.2 | 20.0 | 8.8 | 3.2 | 125 & |
| TORONTO | 34.0 | 29.4 | 19.0 | 11.8 | 5.9 | 153 & |
| WINDSOR | 45.0 | 30.2 | 14.0 | 7.8 | 3.1 | 129 & |
| REMAINDER OF ONTARIO | 34.6 | 34.4 | 10.3 | 13.8 | 6.9 | 110 & |
| PROVINCE | 34.8 | 30.7 | 15.7 | 12.6 | 6.2 | 1129 |

& Differences are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc.), as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.8

. DISTRIBUTION OF SENIOR/NON SENIOR RENTER HOUSEHOLDS PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT .

| | | LESS THAN 30% | 30% AND GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------------|------------------|--------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | LESS THAN 65 YEARS | 77.1 | 22.9 | 58000 | 306 |
| | 65 YEARS AND ABOVE | 54.3 | 45.7 | | |
| KITCHENER | LESS THAN 65 YEARS | 79.5 | 20.5 | 34000 | 302 & |
| | 65 YEARS AND ABOVE | 70.6 | 29.4 | | |
| LONDON | LESS THAN 65 YEARS | 73.7 | 26.3 | 40100 | 451 |
| | 65 YEARS AND ABOVE | 56.3 | 43.8 | | |
| OSHAWA | LESS THAN 65 YEARS | 75.9 | 24.1 | 14600 | 342 |
| | 65 YEARS AND ABOVE | 50.0 | 50.0 | | |
| OTTAWA | LESS THAN 65 YEARS | 82.7 | 17.3 | 82200 | 370 |
| | 65 YEARS AND ABOVE | 60.7 | 39.3 | | |
| SAULT STE. MARIE | LESS THAN 65 YEARS | 72.5 | 27.5 | 6500 | 336 |
| | 65 YEARS AND ABOVE | 52.9 | 47.1 | | |
| SUDBURY | LESS THAN 65 YEARS | 81.1 | 18.9 | 14300 | 511 |
| | 65 YEARS AND ABOVE | 56.1 | 43.9 | | |
| THUNDER BAY | LESS THAN 65 YEARS | 71.4 | 28.6 | 10300 | 427 |
| | 65 YEARS AND ABOVE | 37.9 | 62.1 | | |
| TORONTO | LESS THAN 65 YEARS | 77.9 | 22.1 | 364300 | 607 |
| | 65 YEARS AND ABOVE | 37.8 | 62.2 | | |
| WINDSOR | LESS THAN 65 YEARS | 72.1 | 27.9 | 23200 | 439 |
| | 65 YEARS AND ABOVE | 55.6 | 44.4 | | |
| REMAINDER OF ONTARIO | LESS THAN 65 YEARS | 69.6 | 30.4 | 257000 | 356 & |
| | 65 YEARS AND ABOVE | 58.6 | 41.4 | | |
| PROVINCE | LESS THAN 65 YEARS | 75.9 | 24.1 | 904500 | 4447 |
| | 65 YEARS AND ABOVE | 51.5 | 48.5 | | |

& Differences in table are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc), as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.9

PER CENT OF SENIOR/NON SENIOR HOUSEHOLDS BY FAMILY TYPE PAYING 30%* AND GREATER OF THEIR INCOME** TOWARDS RENT

| | | FAMILY HOUSEHOLD | NON-FAMILY | SAMPLE SIZE |
|-------------------------|--------------|------------------|------------|----------------|
| METRO AREA | | % | % | # |
| HAMILTON | Senior (65+) | 21.4 | 78.6 | 14 & |
| | Non-senior | 53.4 | 46.6 | 58 & |
| KITCHENER | Senior (65+) | 30.0 | 70.0 | 10 & |
| | Non-senior | 68.0 | 32.0 | 50 & |
| LONDON | Senior (65+) | 22.2 | 77.8 | 18 & |
| | Non-senior | 45.9 | 54.1 | 98 & |
| OSHAWA | Senior (65+) | 25.0 | 75.0 | 8 & |
| | Non-senior | 65.3 | 34.7 | 72 & |
| OTTAWA | Senior (65+) | 12.5 | 87.5 | 8 & |
| | Non-senior | 70.2 | 29.8 | 57 |
| SAULT STE.MARIE | Senior (65+) | 42.9 | 57.1 | 14 & |
| | Non-senior | 67.1 | 32.9 | 82 & |
| SUDBURY | Senior (65+) | 27.8 | 72.2 | 18 |
| | Non-senior | 56.3 | 43.7 | 87 |
| THUNDER BAY | Senior (65+) | 41.2 | 58.8 | 17 & |
| | Non-senior | 58.8 | 41.2 | 102 & |
| TORONTO | Senior (65+) | 42.9 | 57.1 | 28 & |
| | Non-senior | 59.8 | 40.2 | 117 & |
| WINDSOR | Senior (65+) | 35.0 | 65.0 | 20 & |
| | Non-senior | 44.1 | 55.9 | 102 |
| REMAINDER OF ONTARIO | Senior (65+) | 39.9 | 60.0 | 19 & |
| | Non-senior | 60.7 | 39.3 | 87 & |
| PROVINCE | Senior (65+) | 37.2 | 62.8 | 174 |
| | Non-senior | 59.6 | 40.4 | 912 |

& Differences are not statistically significant.

* Rent-to-income ratio = total rent(including any charges paid such as parking, cable, hydro, etc.) as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 5.10

. AVERAGE AND MEDIAN HOUSEHOLD INCOME* BY MARITAL STATUS FOR OWNER HOUSEHOLDS .

| METRO AREA | | MARRIED | SEPARATED | DIVORCED | WIDOWED | SINGLE | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------|---------|-----------|-----------|-----------|-----------|-------------------------|----------------|
| | | \$ | \$ | \$ | \$ | \$ | # | # |
| HAMILTON | AVERAGE | \$40725 | \$27188 & | — | \$18333 & | — | 120600 | 245 |
| | MEDIAN | \$38500 | \$26500 & | — | \$15500 & | — | | |
| KITCHENER | AVERAGE | \$40243 | — | — | \$18000 & | — | 60600 | 227 |
| | MEDIAN | \$37000 | — | — | \$14000 & | — | | |
| LONDON | AVERAGE | \$42320 | \$36545 & | — | \$26618 & | \$35786 | 59600 | 331 |
| | MEDIAN | \$40000 | \$28500 & | — | \$23500 & | \$34250 & | | |
| OSHAWA | AVERAGE | \$42635 | — | — | — | \$31792 | 33700 | 260 |
| | MEDIAN | \$40000 | — | — | — | \$30000 & | | |
| OTTAWA | AVERAGE | \$55532 | — | \$44850 & | \$23762 & | \$43906 | 101900 | 271 |
| | MEDIAN | \$46000 | — | \$45500 | \$18500 & | \$42750 & | | |
| SAULT STE. MARIE | AVERAGE | \$38711 | — | \$25750 & | \$16731 & | \$25350 | 20000 | 260 |
| | MEDIAN | \$36000 | — | \$29250 | \$16000 & | \$24250 & | | |
| SUDBURY | AVERAGE | \$37477 | — | — | \$20730 & | \$28100 | 30600 | 430 |
| | MEDIAN | \$34500 | — | — | \$18500 & | \$26000 & | | |
| THUNDER BAY | AVERAGE | \$42576 | — | — | \$15700 & | \$27833 | 29000 | 323 |
| | MEDIAN | \$38500 | — | — | \$13750 & | \$24250 & | | |
| TORONTO | AVERAGE | \$46306 | — | \$25530 & | \$27932 & | \$44591 | 587300 | 347 |
| | MEDIAN | \$42500 | — | \$23250 | \$22750 & | \$37250 & | | |
| WINDSOR | AVERAGE | \$41048 | — | \$40819 & | \$23350 & | \$25357 | 58200 | 314 |
| | MEDIAN | \$38500 | — | \$31750 | \$14250 & | \$23500 & | | |
| REMAINDER OF ONTARIO | AVERAGE | \$34592 | \$28464 & | \$23304 & | \$18725 & | \$26674 | 777100 | 586 |
| | MEDIAN | \$33000 | \$30000 & | \$20600 | \$18000 & | \$24000 & | | |
| PROVINCE | AVERAGE | \$40731 | \$30538 | \$27621 | \$22306 | \$36775 | 1878600 | 3594 |
| | MEDIAN | \$38000 | \$29000 | \$23500 | \$18500 | \$33500 | | |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.11.A

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (less than 44 years) FOR OWNER HOUSEHOLDS .

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|------------------|--------------|-----------------------|----------------------|---------------|----------------|--------------|--------------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | | | | | METRO AREA | | | | | |
| | | % | % | % | # | | % | % | % | % | # |
| HAMILTON | 1 person | — | 25.0 | 75.0 | 120 | SUDBURY | 1 person | 16.7 | 50.0 | 33.3 | 232 |
| | 2 person | 5.3 | 5.3 | 89.5 | | | 2 person | 9.5 | 19.0 | 71.4 | |
| | 3 person | 12.9 | 19.4 | 67.7 | | | 3 person | 4.9 | 22.0 | 73.2 | |
| | 4+person | 3.0 | 15.2 | 81.8 | | | 4+person | 7.3 | 20.1 | 72.6 | |
| | COLUMN TOTAL | 5.8 | 15.0 | 79.2 | | | COLUMN TOTAL | 7.3 | 21.1 | 71.6 | |
| KITCHENER | 1 person | 100.0 | — | — | 128 | THUNDER BAY | 1 person | 25.0 | 25.0 | 50.0 | 159 |
| | 2 person | 10.5 | 26.3 | 63.2 | | | 2 person | 4.0 | 28.0 | 68.0 | |
| | 3 person | 11.1 | 14.8 | 74.1 | | | 3 person | 7.1 | 17.9 | 75.0 | |
| | 4+person | 5.0 | 23.8 | 71.3 | | | 4+person | 3.9 | 19.6 | 76.5 | |
| | COLUMN TOTAL | 8.6 | 21.9 | 69.5 | | | COLUMN TOTAL | 5.0 | 20.8 | 74.2 | |
| LONDON | 1 person | 50.0 | 16.7 | 33.3 | 176 | TORONTO | 1 person | — | 33.3 | 66.7 | 161 |
| | 2 person | 9.4 | 12.5 | 78.1 | | | 2 person | 4.0 | 12.0 | 84.0 | |
| | 3 person | 6.3 | 18.8 | 75.0 | | | 3 person | 4.8 | 9.5 | 85.7 | |
| | 4+person | 7.5 | 17.9 | 74.5 | | | 4+person | 5.7 | 20.5 | 73.9 | |
| | COLUMN TOTAL | 9.1 | 17.0 | 73.9 | | | COLUMN TOTAL | 5.0 | 16.8 | 78.3 | |
| OSHAWA | 1 person | 33.3 | 33.3 | 33.3 | 155 | WINDSOR | 1 person | — | 50.0 | 50.0 | 191 |
| | 2 person | 3.0 | 9.1 | 87.9 | | | 2 person | 6.9 | 10.3 | 82.8 | |
| | 3 person | 2.9 | 20.0 | 77.1 | | | 3 person | 7.1 | 16.7 | 76.2 | |
| | 4+person | — | 16.7 | 83.3 | | | 4+person | 4.5 | 18.8 | 76.8 | |
| | COLUMN TOTAL | 1.9 | 16.1 | 81.9 | | | COLUMN TOTAL | 5.2 | 18.3 | 76.4 | |
| OTTAWA | 1 person | 20.0 | — | 80.0 | 125 | REMAINDER OF | 1 person | 28.3 | 29.1 | 42.6 | 258 |
| | 2 person | 5.0 | 5.0 | 90.0 | | ONTARIO | 2 person | 20.9 | 15.2 | 63.8 | |
| | 3 person | — | — | 100.0 | | | 3 person | 4.5 | 22.7 | 72.8 | |
| | 4+person | — | 2.7 | 97.3 | | | 4+person | 12.7 | 24.4 | 62.9 | |
| | COLUMN TOTAL | 1.6 | 2.4 | 96.0 | | | COLUMN TOTAL | 13.0 | 23.3 | 63.7 | |
| SAGUIN STE MARIE | 1 person | 75.0 | 25.0 | — | 132 | PROVINCE | 1 person | 19.3 | 29.1 | 51.6 | 1837 |
| | 2 person | 10.5 | 26.3 | 63.2 | | | 2 person | 10.2 | 13.0 | 76.8 | |
| | 3 person | 3.7 | 25.9 | 70.4 | | | 3 person | 5.4 | 15.5 | 79.1 | |
| | 4+person | 6.1 | 24.4 | 69.5 | | | 4+person | 8.0 | 20.8 | 71.2 | |
| | COLUMN TOTAL | 8.3 | 25.0 | 66.7 | | | COLUMN TOTAL | 8.2 | 18.9 | 72.9 | |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.11.B

. INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (45 - 64 years) FOR OWNER HOUSEHOLDS .

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | |
|-----------------|--------------|-----------------------|----------------------|---------------|----------------|------------|-------------------------|-----------------------|----------------------|---------------|----------------|-------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # | |
| HAMILTON | 1 person | — | 66.7 | 33.3 | 87 | : | SUDBURY | 1 person | 85.7 | — | 14.3 | 146 |
| | 2 person | 30.3 | 33.3 | 36.4 | : | | | 2 person | 23.4 | 34.4 | 42.2 | : |
| | 3 person | 11.1 | 18.5 | 70.4 | : | | | 3 person | 24.2 | 21.2 | 54.5 | : |
| | 4+person | 4.2 | 12.5 | 83.3 | : | | | 4+person | 11.9 | 28.6 | 59.5 | : |
| | COLUMN TOTAL | 16.1 | 24.1 | 59.8 | : | | | COLUMN TOTAL | 23.3 | 28.1 | 48.6 | : |
| | | | | | | | | | | | | |
| KITCHENER | 1 person | 40.0 | 40.0 | 20.0 | 74 | : | THUNDER BAY | 1 person | 16.7 | 33.3 | 50.0 | 112 |
| | 2 person | 21.7 | 30.4 | 47.8 | : | | | 2 person | 28.6 | 28.6 | 42.9 | : |
| | 3 person | 4.5 | 27.3 | 68.2 | : | | | 3 person | 4.3 | 26.1 | 69.6 | : |
| | 4+person | 4.2 | 33.3 | 62.5 | : | | | 4+person | 8.3 | 8.3 | 83.3 | : |
| | COLUMN TOTAL | 12.2 | 31.1 | 56.8 | : | | | COLUMN TOTAL | 14.3 | 19.6 | 66.1 | : |
| | | | | | | | | | | | | |
| LONDON | 1 person | 50.0 | 25.0 | 25.0 | 105 | : | TORONTO | 1 person | 22.2 | 44.4 | 33.3 | 125 & |
| | 2 person | 25.0 | 25.0 | 50.0 | : | | | 2 person | 19.4 | 19.4 | 61.3 | : |
| | 3 person | 7.7 | 7.7 | 84.6 | : | | | 3 person | 23.5 | 20.6 | 55.9 | : |
| | 4+person | 3.2 | 32.3 | 64.5 | : | | | 4+person | 13.7 | 13.7 | 72.5 | : |
| | COLUMN TOTAL | 15.2 | 22.9 | 61.9 | : | | | COLUMN TOTAL | 18.4 | 19.2 | 62.4 | : |
| | | | | | | | | | | | | |
| OSHAWA | 1 person | 50.0 | 50.0 | — | 73 & | : | WINDSOR | 1 person | 66.7 | — | 33.3 | 75 & |
| | 2 person | 21.4 | 17.9 | 60.7 | : | | | 2 person | 10.3 | 48.3 | 41.4 | : |
| | 3 person | 9.5 | 14.3 | 76.2 | : | | | 3 person | 13.3 | 13.3 | 73.3 | : |
| | 4+person | — | 31.8 | 68.2 | : | | | 4+person | 21.4 | 10.7 | 67.9 | : |
| | COLUMN TOTAL | 12.3 | 21.9 | 65.8 | : | | | COLUMN TOTAL | 17.3 | 25.3 | 57.3 | : |
| | | | | | | | | | | | | |
| OTTAWA | 1 person | 20.0 | 20.0 | 60.0 | 88 & | : | REMAINDER OF ONTARIO | 1 person | 50.7 | 23.2 | 26.1 | 216 |
| | 2 person | 2.9 | 17.6 | 79.4 | : | | | 2 person | 35.6 | 26.1 | 38.3 | : |
| | 3 person | 8.3 | 8.3 | 83.3 | : | | | 3 person | 33.7 | 13.5 | 52.8 | : |
| | 4+person | 3.1 | 6.3 | 90.6 | : | | | 4+person | 11.9 | 23.5 | 64.6 | : |
| | COLUMN TOTAL | 5.7 | 12.5 | 81.8 | : | | | COLUMN TOTAL | 30.0 | 22.5 | 47.5 | : |
| | | | | | | | | | | | | |
| SAULT STE MARIE | 1 person | 50.0 | 37.5 | 12.5 | 94 | : | PROVINCE | 1 person | 33.5 | 34.1 | 32.4 | 1195 |
| | 2 person | 15.2 | 27.3 | 57.6 | : | | | 2 person | 28.3 | 25.3 | 46.3 | : |
| | 3 person | 5.6 | 22.2 | 72.2 | : | | | 3 person | 24.2 | 17.0 | 58.8 | : |
| | 4+person | 11.4 | 14.3 | 74.3 | : | | | 4+person | 11.3 | 17.8 | 70.9 | : |
| | COLUMN TOTAL | 14.9 | 22.3 | 62.8 | : | | | COLUMN TOTAL | 22.2 | 21.4 | 56.4 | : |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.11.C

INCOME* GROUPS BY HOUSEHOLD SIZE & AGE OF HEAD (65+ years) FOR OWNER HOUSEHOLDS

| | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE | | | LESS THAN \$20,000 | \$20,000 \$30,000 | \$30,000 + | SAMPLE SIZE |
|-----------------|--------------|-----------------------|----------------------|---------------|----------------|-------------------------|--------------|-----------------------|----------------------|---------------|----------------|
| METRO AREA | | % | % | % | # | METRO AREA | | % | % | % | # |
| HAMILTON | 1 person | 100.0 | — | — | 23 & | SUDBURY | 1 person | 80.0 | 20.0 | — | 39 & |
| | 2 person | 76.9 | 7.7 | 15.4 | | | 2 person | 68.0 | 12.0 | 20.0 | |
| | 3 person | 33.3 | 66.7 | — | | | 3 person | 66.7 | 16.7 | 16.7 | |
| | 4+person | — | 100.0 | — | | | 4+person | — | 33.3 | 66.7 | |
| | COLUMN TOTAL | 69.6 | 21.7 | 8.7 | | | COLUMN TOTAL | 64.1 | 15.4 | 20.5 | |
| KITCHENER | 1 person | 60.0 | 20.0 | 20.0 | 17 & | THUNDER BAY | 1 person | 100.0 | — | — | 28 & |
| | 2 person | 54.5 | 18.2 | 27.3 | | | 2 person | 64.7 | 17.6 | 17.6 | |
| | 3 person | — | — | — | | | 3 person | 40.0 | 20.0 | 40.0 | |
| | 4+person | 100.0 | — | — | | | 4+person | — | — | — | |
| | COLUMN TOTAL | 58.8 | 17.6 | 23.5 | | | COLUMN TOTAL | 67.9 | 14.3 | 17.9 | |
| LONDON | 1 person | 60.0 | 20.0 | 20.0 | 31 & | TORONTO | 1 person | 71.4 | 28.6 | — | 34 & |
| | 2 person | 68.4 | 5.3 | 26.3 | | | 2 person | 60.9 | 4.3 | 34.8 | |
| | 3 person | — | 100.0 | — | | | 3 person | 50.0 | — | 50.0 | |
| | 4+person | — | 100.0 | — | | | 4+person | — | 50.0 | 50.0 | |
| | COLUMN TOTAL | 61.3 | 16.1 | 22.6 | | | COLUMN TOTAL | 58.8 | 11.8 | 29.4 | |
| OSHAWA | 1 person | 100.0 | — | — | 17 | WINDSOR | 1 person | 85.7 | 7.1 | 7.1 | 37 |
| | 2 person | 63.6 | 27.3 | 9.1 | | | 2 person | 50.0 | 33.3 | 16.7 | |
| | 3 person | — | — | 100.0 | | | 3 person | — | 25.0 | 75.0 | |
| | 4+person | — | — | — | | | 4+person | — | — | 100.0 | |
| | COLUMN TOTAL | 70.6 | 17.6 | 11.8 | | | COLUMN TOTAL | 56.8 | 21.6 | 21.6 | |
| OTTAWA | 1 person | 75.0 | — | 25.0 | 29 & | REMAINDER OF ONTARIO | 1 person | 83.6 | 8.2 | 8.2 | 91 |
| | 2 person | 42.9 | 14.3 | 42.9 | | | 2 person | 69.2 | 26.5 | 4.3 | |
| | 3 person | — | 50.0 | 50.0 | | | 3 person | 33.3 | — | 66.7 | |
| | 4+person | 100.0 | — | — | | | 4+person | 3.1 | 96.9 | — | |
| | COLUMN TOTAL | 48.3 | 13.8 | 37.9 | | | COLUMN TOTAL | 69.5 | 20.8 | 9.7 | |
| SAULT STE MARIE | 1 person | 75.0 | — | 25.0 | 25 & | PROVINCE | 1 person | 80.7 | 12.3 | 7.0 | 371 |
| | 2 person | 64.7 | 23.5 | 11.8 | | | 2 person | 64.9 | 17.9 | 17.2 | |
| | 3 person | 50.0 | 50.0 | — | | | 3 person | 34.6 | 12.1 | 53.3 | |
| | 4+person | 50.0 | 50.0 | — | | | 4+person | 12.4 | 64.1 | 23.6 | |
| | COLUMN TOTAL | 64.0 | 24.0 | 12.0 | | | COLUMN TOTAL | 64.8 | 17.8 | 17.4 | |

& Differences in table are not statistically significant.

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.12.A

OWNER HOUSEHOLDS WITH A MORTGAGE* BY FAMILY COMPOSITION

| | | POPULATION SAMPLE | | | |
|------------------|----------------------|-------------------|------|-----------|------|
| | | YES | NO | ESTIMATES | SIZE |
| METRO AREA | | % | % | # | # |
| HAMILTON | Family with children | 53.6 | 46.4 | 120600 | 316 |
| | Family no children | 38.6 | 61.4 | | |
| | Single Parent | 39.1 | 60.9 | | |
| | Non-Family | 31.8 | 68.2 | | |
| KITCHENER | Family with children | 60.2 | 39.8 | 60600 | 326 |
| | Family no children | 42.5 | 57.5 | | |
| | Single Parent | 60.0 | 40.0 | | |
| | Non-Family | 27.3 | 72.7 | | |
| LONDON | Family with children | 64.4 | 35.6 | 59600 | 411 |
| | Family no children | 41.1 | 58.9 | | |
| | Single Parent | 45.8 | 54.2 | | |
| | Non-Family | 43.2 | 56.8 | | |
| OSHAWA | Family with children | 70.8 | 29.2 | 33700 | 308 |
| | Family no children | 43.9 | 56.1 | | |
| | Single Parent | 57.9 | 42.1 | | |
| | Non-Family | 55.2 | 44.8 | | |
| OTTAWA | Family with children | 67.7 | 32.3 | 101900 | 368 |
| | Family no children | 41.6 | 58.4 | | |
| | Single Parent | 33.3 | 66.7 | | |
| | Non-Family | 38.1 | 61.9 | | |
| SAULT STE. MARIE | Family with children | 56.1 | 43.9 | 20000 | 328 |
| | Family no children | 36.6 | 63.4 | | |
| | Single Parent | 66.7 | 33.3 | | |
| | Non-Family | 35.9 | 64.1 | | |

* Seniors are not included as a separate category in Family Composition due to the small percentage of seniors who have a mortgage. Only 1.3 per cent of all mortgage holders are seniors.

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.12.B

. OWNER HOUSEHOLDS WITH A MORTGAGE* BY FAMILY COMPOSITION .

| | | POPULATION SAMPLE | | | |
|-------------------------|----------------------|-------------------|------|-----------|------|
| | | YES | NO | ESTIMATES | SIZE |
| METRO AREA | | % | % | # | # |
| SUDBURY | Family with children | 60.1 | 39.9 | 30600 | 490 |
| | Family no children | 24.2 | 75.8 | | |
| | Single Parent | 28.6 | 71.4 | | |
| | Non-Family | 21.6 | 78.4 | | |
| THUNDER BAY | Family with children | 60.9 | 39.1 | 29000 | 423 |
| | Family no children | 26.0 | 74.0 | | |
| | Single Parent | 41.7 | 58.3 | | |
| | Non-Family | 28.8 | 71.2 | | |
| TORONTO | Family with children | 55.3 | 44.7 | 587300 | 425 |
| | Family no children | 37.9 | 62.1 | | |
| | Single Parent | 39.3 | 60.7 | | |
| | Non-Family | 29.5 | 70.5 | | |
| WINDSOR | Family with children | 56.2 | 43.8 | 58200 | 390 |
| | Family no children | 29.8 | 70.2 | | |
| | Single Parent | 40.7 | 59.3 | | |
| | Non-Family | 34.0 | 66.0 | | |
| REMAINDER OF ONTARIO | Family with children | 57.2 | 42.8 | 777100 | 767 |
| | Family no children | 21.3 | 78.7 | | |
| | Single Parent | 29.3 | 70.7 | | |
| | Non-Family | 17.8 | 82.2 | | |
| PROVINCE | Family with children | 57.5 | 42.5 | 1878600 | 4552 |
| | Family no children | 30.4 | 69.6 | | |
| | Single Parent | 37.3 | 62.7 | | |
| | Non-Family | 25.9 | 74.1 | | |

* Seniors are not included as a separate category in Family Composition due to the small percentage of seniors who have a mortgage. Only 1.3 per cent of all mortgage holders are seniors.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.13

GROUPED SHELTER* COST RATIO FOR OWNER HOUSEHOLDS

| | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 - 49% | 50 - 59% | 60% + | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|----------|----------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 44.2 | 30.2 | 20.7 | 2.5 | 1.2 | .8 | .4 | 120600 | 242 & |
| KITCHENER | 43.8 | 28.3 | 21.0 | 4.6 | 1.4 | .9 | — | 60600 | 219 & |
| LONDON | 36.5 | 36.8 | 22.5 | 3.0 | 1.2 | — | — | 59600 | 329 & |
| OSHAWA | 36.6 | 32.7 | 22.6 | 5.8 | 1.6 | .8 | — | 33700 | 257 & |
| OTTAWA | 40.5 | 31.6 | 19.7 | 5.6 | 1.5 | .7 | .4 | 101900 | 269 & |
| SAULT STE. MARIE | 40.2 | 39.0 | 15.4 | 3.5 | 1.2 | .8 | — | 20000 | 259 & |
| SUDBURY | 37.0 | 40.0 | 15.0 | 6.8 | .7 | .2 | .2 | 30600 | 427 & |
| THUNDER BAY | 41.8 | 31.6 | 19.6 | 4.1 | .9 | .6 | 1.3 | 29000 | 316 & |
| TORONTO | 38.8 | 34.7 | 16.0 | 6.7 | 1.5 | 1.5 | .9 | 587300 | 343 & |
| WINDSOR | 38.7 | 38.3 | 17.9 | 3.5 | 1.3 | .3 | — | 58200 | 313 & |
| REMAINDER OF ONTARIO | 39.6 | 38.0 | 12.5 | 7.6 | .4 | 1.8 | — | 777100 | 577 & |
| PROVINCE | 39.6 | 35.7 | 15.7 | 6.4 | 1.0 | 1.4 | .4 | 1878600 | 3551 |

* shelter costs = a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.14

. GROUPED SHELTER* COST RATIO BY CITY FOR HOME OWNERS WITH A MORTGAGE .

| | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 - 49% | 50 - 59% | 60% + | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|----------|----------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 27.5 | 32.5 | 32.5 | 3.3 | 2.5 | .8 | .8 | 56600 | 120 & |
| KITCHENER | 27.3 | 31.3 | 30.5 | 7.8 | 2.3 | .8 | — | 31600 | 128 & |
| LONDON | 16.7 | 43.5 | 32.8 | 4.8 | 2.2 | — | — | 32200 | 186 & |
| OSHAWA | 20.8 | 36.3 | 32.7 | 6.5 | 2.4 | 1.2 | — | 20600 | 168 & |
| OTTAWA | 19.7 | 37.5 | 30.3 | 8.6 | 2.0 | 1.3 | .7 | 55500 | 152 & |
| SAULT STE. MARIE | 18.2 | 49.6 | 23.4 | 5.8 | 1.5 | 1.5 | — | 9900 | 137 & |
| SUDBURY | 15.6 | 49.1 | 23.6 | 10.4 | .5 | .5 | .5 | 14400 | 212 & |
| THUNDER BAY | 22.3 | 36.0 | 30.3 | 6.3 | 1.7 | 1.1 | 2.3 | 13700 | 175 & |
| TORONTO | 22.0 | 35.1 | 25.6 | 10.7 | 3.0 | 1.8 | 1.8 | 278400 | 168 & |
| WINDSOR | 14.8 | 49.7 | 28.4 | 5.2 | 1.3 | .6 | — | 26700 | 155 & |
| REMAINDER OF ONTARIO | 15.5 | 47.9 | 18.1 | 14.2 | .9 | 3.3 | .1 | 311600 | 261 & |
| PROVINCE | 19.4 | 40.9 | 24.3 | 10.6 | 1.9 | 2.0 | .7 | 851000 | 1862 |

* shelter costs = a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 5.15

. GROSS DEBT SERVICE* FOR HOME OWNERS WITH A MORTGAGE .

| | < 10% | 10 - 19% | 20 - 29% | 30 - 39% | 40 - 49% | 50 - 59% | 60 +% | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|-------|----------|----------|----------|----------|----------|-------|-------------------------|----------------|
| METRO AREA | % | % | % | % | % | % | % | # | # |
| HAMILTON | 29.4 | 31.9 | 31.1 | 3.4 | 2.5 | .8 | .8 | 56600 | 119 & |
| KITCHENER | 27.6 | 34.6 | 27.6 | 7.1 | 2.4 | .8 | — | 31600 | 127 & |
| LONDON | 17.3 | 44.9 | 30.8 | 4.9 | 2.2 | — | — | 32200 | 185 & |
| OSHAWA | 22.0 | 36.3 | 32.7 | 6.0 | 1.8 | 1.2 | — | 20600 | 168 & |
| OTTAWA | 20.5 | 39.7 | 27.8 | 8.6 | 2.0 | 1.3 | — | 55500 | 151 & |
| SAULT STE. MARIE | 19.0 | 48.9 | 23.4 | 5.8 | 1.5 | 1.5 | — | 9900 | 137 & |
| SUDBURY | 17.9 | 49.1 | 23.6 | 8.0 | .5 | .5 | .5 | 14400 | 212 & |
| THUNDER BAY | 22.3 | 38.3 | 28.0 | 6.3 | 2.3 | .6 | 2.3 | 13700 | 175 & |
| TORONTO | 22.8 | 34.1 | 26.3 | 10.8 | 2.4 | 1.8 | 1.8 | 278400 | 167 & |
| WINDSOR | 15.5 | 51.0 | 27.1 | 4.5 | 1.3 | .6 | — | 26700 | 155 & |
| REMAINDER OF ONTARIO | 18.0 | 47.1 | 18.0 | 12.6 | 2.6 | 1.6 | .1 | 311600 | 250 & |
| PROVINCE | 20.9 | 40.7 | 24.0 | 10.0 | 2.3 | 1.4 | .7 | 851000 | 1846 |

* Gross Debt Service = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.16 . DISTRIBUTION OF GROSS DEBT SERVICE* BY HOUSEHOLD COMPOSITION FOR HOME OWNERS WITH A MORTGAGE .

| | | LESS THAN 30% | 30% OR GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|----------------------|------------------|-------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | Family with children | 91.6 | 8.4 | 56600 | 118 & |
| | Family no children | 96.4 | 3.6 | | |
| | Non-family | 85.7 | 14.3 | | |
| KITCHENER | Family with children | 94.6 | 5.4 | 31600 | 126 |
| | Family no children | 85.2 | 14.8 | | |
| | Non-family | 50.0 | 50.0 | | |
| LONDON | Family with children | 94.7 | 5.3 | 32200 | 184 & |
| | Family no children | 92.3 | 7.7 | | |
| | Non-family | 78.6 | 21.4 | | |
| OSHAWA | Family with children | 92.5 | 7.5 | 20600 | 168 & |
| | Family no children | 97.1 | 2.9 | | |
| | Non-family | 78.6 | 21.4 | | |
| OTTAWA | Family with children | 86.9 | 13.1 | 55500 | 151 & |
| | Family no children | 90.0 | 10.0 | | |
| | Non-family | 92.9 | 7.1 | | |
| SAULT STE. MARIE | Family with children | 94.1 | 5.9 | 9900 | 137 |
| | Family no children | 100.0 | — | | |
| | Non-family | 66.7 | 33.3 | | |
| SUDBURY | Family with children | 90.6 | 9.4 | 14400 | 210 & |
| | Family no children | 91.7 | 8.3 | | |
| | Non-family | 83.3 | 16.7 | | |
| THUNDER BAY | Family with children | 89.9 | 10.1 | 13700 | 174 & |
| | Family no children | 82.6 | 17.4 | | |
| | Non-family | 84.6 | 15.4 | | |
| TORONTO | Family with children | 83.3 | 16.7 | 278400 | 162 & |
| | Family no children | 91.9 | 8.1 | | |
| | Non-family | 72.7 | 27.3 | | |
| WINDSOR | Family with children | 96.7 | 3.3 | 26700 | 155 |
| | Family no children | 85.7 | 14.3 | | |
| | Non-family | 78.6 | 21.4 | | |
| REMAINDER OF ONTARIO | Family with children | 83.0 | 17.0 | 311600 | 250 & |
| | Family no children | 93.8 | 6.2 | | |
| | Non-family | 85.0 | 15.0 | | |
| PROVINCE | Family with children | 85.8 | 14.2 | 851000 | 1835 |
| | Family no children | 92.5 | 7.5 | | |
| | Non-family | 79.7 | 20.3 | | |

& Differences in table are not statistically significant.

* GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.**

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.17 . DISTRIBUTION OF GROSS DEBT SERVICE* BY INCOME** GROUPS FOR HOME OWNERS WITH A MORTGAGE .

| | | LESS THAN 30% | 30% AND GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|---------------------|------------------|--------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | LESS THAN \$20,000 | 16.7 | 83.3 | 56600 | 119 |
| | \$20,001 - \$30,000 | 88.0 | 12.0 | | |
| | \$30,001 AND ABOVE | 98.9 | 1.1 | | |
| KITCHENER | LESS THAN \$20,000 | 40.0 | 60.0 | 31600 | 127 |
| | \$20,001 - \$30,000 | 87.5 | 12.5 | | |
| | \$30,001 AND ABOVE | 97.6 | 2.4 | | |
| LONDON | LESS THAN \$20,000 | 70.6 | 29.4 | 32200 | 185 |
| | \$20,001 - \$30,000 | 86.5 | 13.5 | | |
| | \$30,001 AND ABOVE | 97.7 | 2.3 | | |
| OSHAWA | LESS THAN \$20,000 | 16.7 | 83.3 | 20600 | 168 |
| | \$20,001 - \$30,000 | 84.8 | 15.2 | | |
| | \$30,001 AND ABOVE | 97.7 | 2.3 | | |
| OTTAWA | LESS THAN \$20,000 | 50.0 | 50.0 | 55500 | 151 |
| | \$20,001 - \$30,000 | 42.9 | 57.1 | | |
| | \$30,001 AND ABOVE | 91.4 | 8.6 | | |
| SAULT STE. MARIE | LESS THAN \$20,000 | 53.3 | 46.7 | 9900 | 137 |
| | \$20,001 - \$30,000 | 93.9 | 6.1 | | |
| | \$30,001 AND ABOVE | 98.9 | 1.1 | | |
| SUDBURY | LESS THAN \$20,000 | 68.4 | 31.6 | 14400 | 212 |
| | \$20,001 - \$30,000 | 77.8 | 22.2 | | |
| | \$30,001 AND ABOVE | 98.6 | 1.4 | | |
| THUNDER BAY | LESS THAN \$20,000 | 50.0 | 50.0 | 13700 | 175 |
| | \$20,001 - \$30,000 | 75.8 | 24.2 | | |
| | \$30,001 AND ABOVE | 95.4 | 4.6 | | |
| TORONTO | LESS THAN \$20,000 | 25.0 | 75.0 | 278400 | 167 |
| | \$20,001 - \$30,000 | 55.0 | 45.0 | | |
| | \$30,001 AND ABOVE | 93.3 | 6.7 | | |
| WINDSOR | LESS THAN \$20,000 | 58.3 | 41.7 | 26700 | 155 |
| | \$20,001 - \$30,000 | 89.3 | 10.7 | | |
| | \$30,001 AND ABOVE | 98.3 | 1.7 | | |
| REMAINDER OF ONTARIO | LESS THAN \$20,000 | 35.6 | 64.4 | 311600 | 250 |
| | \$20,001 - \$30,000 | 90.2 | 9.8 | | |
| | \$30,001 AND ABOVE | 91.9 | 8.1 | | |
| PROVINCE | LESS THAN \$20,000 | 35.5 | 64.5 | 851000 | 1846 |
| | \$20,001 - \$30,000 | 81.1 | 18.9 | | |
| | \$30,001 AND ABOVE | 93.9 | 6.1 | | |

* Gross Debt Service = a blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

** 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

Notes:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 statistics.

TABLE 5.18.A . PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

| | | LESS THAN 30% | 30% OR GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|------------------|--------------|------------------|-------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| HAMILTON | One person | 100.0 | — | 56600 | 119 & |
| | Two person | 96.4 | 3.6 | | |
| | Three person | 83.9 | 16.1 | | |
| | Four person | 92.9 | 7.1 | | |
| | Five person | 96.2 | 3.8 | | |
| KITCHENER | One person | 33.3 | 66.7 | 31600 | 127 |
| | Two person | 85.7 | 14.3 | | |
| | Three person | 96.6 | 3.4 | | |
| | Four person | 92.5 | 7.5 | | |
| | Five person | 92.6 | 7.4 | | |
| LONDON | One person | 71.4 | 28.6 | 32200 | 185 & |
| | Two person | 93.3 | 6.7 | | |
| | Three person | 92.1 | 7.9 | | |
| | Four person | 94.2 | 5.8 | | |
| | Five person | 96.2 | 3.8 | | |
| OSHAWA | One person | 71.4 | 28.6 | 20600 | 168 & |
| | Two person | 95.1 | 4.9 | | |
| | Three person | 92.3 | 7.7 | | |
| | Four person | 92.2 | 7.8 | | |
| | Five person | 93.3 | 6.7 | | |
| OTTAWA | One person | 100.0 | — | 55500 | 151 & |
| | Two person | 86.1 | 13.9 | | |
| | Three person | 91.7 | 8.3 | | |
| | Four person | 91.7 | 8.3 | | |
| | Five person | 75.0 | 25.0 | | |
| SAULT STE. MARIE | One person | 57.1 | 42.9 | 9900 | 137 |
| | Two person | 93.5 | 6.5 | | |
| | Three person | 96.0 | 4.0 | | |
| | Four person | 95.6 | 4.4 | | |
| | Five person | 93.1 | 6.9 | | |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

TABLE 5.18.B PER CENT OF HOME OWNERS WITH A MORTGAGE PAYING 30% & GREATER OF THEIR INCOME* (GDS)** BY HOUSEHOLD SIZE .

| | | LESS THAN 30% | 30% OR GREATER | POPULATION ESTIMATES | SAMPLE SIZE |
|-------------------------|--------------|------------------|-------------------|-------------------------|----------------|
| METRO AREA | | % | % | # | # |
| SUDBURY | One person | 75.0 | 25.0 | 14400 | 212 & |
| | Two person | 85.2 | 14.8 | | |
| | Three person | 88.4 | 11.6 | | |
| | Four person | 96.6 | 3.4 | | |
| | Five person | 86.3 | 13.7 | | |
| THUNDER BAY | One person | 100.0 | — | 13700 | 175 & |
| | Two person | 78.6 | 21.4 | | |
| | Three person | 89.7 | 10.3 | | |
| | Four person | 92.5 | 7.5 | | |
| | Five person | 87.2 | 12.8 | | |
| TORONTO | One person | 70.0 | 30.0 | 278400 | 166 & |
| | Two person | 85.7 | 14.3 | | |
| | Three person | 88.6 | 11.4 | | |
| | Four person | 84.9 | 15.1 | | |
| | Five person | 78.8 | 21.2 | | |
| WINDSOR | One person | 77.8 | 22.2 | 26700 | 155 & |
| | Two person | 88.9 | 11.1 | | |
| | Three person | 94.4 | 5.6 | | |
| | Four person | 95.8 | 4.2 | | |
| | Five person | 97.1 | 2.9 | | |
| REMAINDER OF ONTARIO | One person | 79.4 | 20.6 | 311600 | 250 & |
| | Two person | 89.5 | 10.5 | | |
| | Three person | 95.1 | 4.9 | | |
| | Four person | 77.3 | 22.7 | | |
| | Five person | 86.1 | 13.9 | | |
| PROVINCE | One person | 76.7 | 23.3 | 851000 | 1845 |
| | Two person | 88.5 | 11.5 | | |
| | Three person | 91.4 | 8.6 | | |
| | Four person | 84.4 | 15.6 | | |
| | Five person | 85.2 | 14.8 | | |

* 1984 reported income was adjusted to give an estimate for 1985 income, see definitions for income.

** GDS = blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income.

& Differences in table are not statistically significant.

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.
Estimates are calculated from 1981 Census statistics.

6. TECHNICAL APPENDIX . ---

6.1 Introduction

The 1985 Socio-Economic Report is based on an analysis of selected data from 4,735 interviews among home owners and 5,948 interviews among tenant households. The respondents were selected from 10 Ontario municipal areas and a province-wide sample. Table 6.1 indicates the number of completed interviews and completion rates for each survey city.

Telephone interviews were conducted during October, 1985 by Canadian Facts from their central location telephone facilities in Toronto, London, Hamilton and Ottawa. Interviewers were selected, trained and supervised specifically for the survey. Both supervisors and interviewers were given extensive training in the area of questionnaire terms, refusal handling, language problems and call-back procedures. Ministry staff were present during the training and interviewing phases.

6.2 Study Population

The study population for this survey were owner-occupied households. These were defined as those individuals who paid a specified amount to secure occupancy and ownership of the dwelling during October, 1985, or renter households, defined as those individuals who paid a specified amount to secure occupancy but not ownership of the dwelling during October, 1985. Due to the telephone interviewing methodology, households without access to a telephone are excluded. Peoples whose rents are subsidized by government or employers were excluded from the population.

Independent samples were specified for each of the following areas: Hamilton, Kitchener, London, Oshawa, Ottawa, Sudbury, Thunder Bay, Toronto, Windsor Census Metropolitan Areas, Sault Ste. Marie Census Agglomerate, and the remainder of Ontario.

6.3. Sample Design

The following conditions were required in constructing a probability sample for the universe:

- . Each household in the universe had to have a known probability for being included in the sample.
- . Selection probabilities must be equal within each municipal area and the remainder of Ontario.
- . No arbitrary judgement could be exercised in determining which households or individuals were included.

Sample selection was conducted by a replicated probability Plus Digit telephone directory method. The overall sampling method can be termed a stratified random sample with simple random selection.

6. TECHNICAL APPENDIX .

6.4 Sampling

The consultant, Canadian Facts, used the services of Compusearch to obtain a listing of postal codes for each of the ten city areas. The postal code definitions provided by Compusearch were used by Teledirect to select from their White Pages List service the telephone numbers for the ten selected cities. The remainder of the white pages data base constituted the 'Remainder of Ontario' sample. Compusearch and Teledirect are Toronto based survey research firms. The sampling technique for Thunder Bay CMA proved unworkable so a second sample was drawn. Replacement sample was conducted by a replicated probability Plus Digit telephone directory method.

Teledirect first determined the population size for each of the 11 areas. For each area, a selection interval was determined by dividing the total number of households by the required gross sample size. The gross sample size for each area included provision for not-in-service, non-residential, non-qualifiers and non-completions due to refusal, not-at-home etc. Selected telephone numbers for each of the 11 sample areas were provided to Canadian Facts in a computer readable form.

6.5 Household Contact and Respondent Selection

At the interviewing stage, households were screened to determine if they were principal residences, and to select as the respondent the head of household most familiar with financial and/or rental information. Tenant households were also screened to eliminate those receiving a rent subsidy through the government or their employer.

6.6. Call Back Procedure

To minimize non-response bias, up to nine calls were made to obtain a completed interview. In the case of the Thunder Bay replacement sample the maximum was reduced to six calls. There was no substitution of telephone numbers permitted. To screen out non-residential numbers from the sample frame, each of the randomly selected telephone numbers received one daytime weekday call at the beginning of the interviewing schedule.

6.7. Refusal/Language Treatment

A special team of interviewers was assigned to call back on refusals. Attempts were also made to re-contact language problems with an interviewer with the appropriate language facility. Other language requirements were Italian, Portuguese and French. Interviewers were provided with written translations for the main terms and definitions used in the survey instruments.

6. TECHNICAL APPENDIX . ---

6.8. Weighting Procedures

True provincial level statistics can be calculated from the simple random stratified sample design.

Calculation of provincial statistics requires the use of case weights. Weights are required because the sample allocation for each metropolitan area is not proportional to the number of households residing in the area. Non-proportional allocation is used to ensure that substantial numbers of interviews are completed in each area. Large samples must be provided in each metropolitan area to allow calculation of reliable statistics for each area.

The following procedures were used to calculate provincial case weights: TENANT HOUSEHOLDS;

Reduce the 1981 census count of rental units in each area by the number of publicly and privately subsidized units. The reduced census counts are estimates of the total number of private market rental households in each area.

OWNER HOUSEHOLDS;

Case weights are obtained by dividing the estimates of private market households in each area by the final sample sizes.

The 'Remainder of Ontario' group required additional weighting procedures. A sample of 420 owners and 404 renters in the 807 telephone area were interviewed as part of the Thunder Bay Sample. The cases later proved to be outside the Thunder Bay Census Metropolitan Area.

The 420 Owner and 404 Rental cases were added to the 'Remainder of Ontario' sample. Cases in each sample received weights proportionate to population size.

6.9 Imputation

RENTER HOUSEHOLDS: The total amount of rent variable is imputed. Total rent includes extra charges for utilities and services which are paid in addition to the basic rent.

Approximately 200 respondents indicated that various separate charges were paid, but the amounts were unknown. Missing separate charges were imputed on the basis of median values of charges within similar unit size and building type categories.

6. TECHNICAL APPENDIX

OWNER HOUSEHOLDS: A shelter cost variable is imputed. Shelter costs include payments for mortgage principal, interest, taxes, and average monthly utility charges.

Approximately 200 respondents indicated that various utilities were paid, but the amounts were unknown. Approximately 350 respondents did not know the value of property taxes paid. Missing costs were imputed on the basis of median values of costs within building age, building type and metropolitan area categories.

6.10 Significance Tests

The tables contain indicators (&) where sample differences fail to achieve statistical significance. Only the most general tests were calculated. Results are included only to serve as guides. Provincial level statistics were not included in any tests. The following types of tests were calculated:

| | |
|---|----------------|
| Differences among means | ANOVA |
| Differences among medians | Kruskal-Wallis |
| Differences among ordinal frequency distributions | Kruskal-Wallis |
| Differences among nominal frequency distributions | Chi-Squared |

The 'Remainder of Ontario' sample presents a special case for statistical testing. The sample consists of two sub-samples where selection probabilities are not proportional to size. Case weights were applied to achieve proportional representation.

The total owner sample contains 826 cases, whereas the total rental sample contains 541 cases. However, case weights for one sub-sample are small relative to the other sub-sample. A sample size of 826 and 541 was used for significance tests which involved the 'Remainder of Ontario' sample. However, more precise significance testing should use an effective sample size of approximately 175. A smaller effective sample size is appropriate due to the between sub-sample case weights.

The difference between total and effective sample sizes should not affect results of the general testing conducted. However, the smaller effective sample size should be used in more specific testing.

6. TECHNICAL APPENDIX . ---

6.11 Response Rates

Survey response rates by city are contained in Table 6.1.

Response rates are calculated for combined samples of owners and renters. Separate rates for owners and renters cannot be calculated without the use of gross estimates for percentages of owners and renters among non-completed interviews. The tenure of non-respondents frequently is not known.

Interviews in the 'Did Not Qualify' category are considered to be completed interviews for the purpose of calculating response rates. The interviews are completed in the sense that screening questions were administered and the interviews terminated normally.

Response rates are not corrected for the percentage of non-completions who are unlikely to qualify for an interview. Such corrections would serve to increase calculated response rates.

An alternative method of response rate calculation is to reduce the number of total potential completions by the number of non-qualifying respondents. The method produces lower response rates. However, the procedure is more sensitive to the number of unidentified non-qualifying respondents who are grouped in the 'Non-completion' category. Corrections would increase calculated response rates substantially.

TABLE 6.1

OVERALL COMPLETION RATES FOR THE OWNERSHIP AND RENTAL SURVEYS -- OCTOBER 1985

| | Hamilton | Kitchener | London | Oshawa | Ottawa | Sault Ste. Marie | Sudbury | Thunder Bay | Toronto | Windsor | Area Code 807 * | Remainder of Ontario ** | Total of Ontario |
|-------------------------------------|-------------|-----------|---------|---------|---------|---------------------|---------|----------------|---------|---------|--------------------|----------------------------|---------------------|
| Total Telephone Numbers Assigned | 3,038 | 2,576 | 2,616 | 2,690 | 2,326 | 3,576 | 4,225 | 3,671 | 5,228 | 3,631 | 4,542 | 1,547 | 39,668 |
| | % | % | % | % | % | % | % | % | % | % | % | % | % |
| Reasons For Exclusion: | | | | | | | | | | | | | |
| Not in Service, No Ring | 16.4 | 14.4 | 15.3 | 11.2 | 17.6 | 21.4 | 15.8 | 13.9 | 16.6 | 11.4 | 22.0 | 13.2 | 16.1 |
| Non-Residential | 8.8 | 11.3 | 9.0 | 7.7 | 10.6 | 7.5 | 9.3 | 8.7 | 11.2 | 8.0 | 9.3 | 8.5 | 9.2 |
| Total Excluded From Frame | 25.2 | 25.7 | 24.3 | 18.9 | 28.2 | 28.9 | 25.1 | 22.7 | 27.8 | 19.4 | 31.3 | 21.7 | 25.3 |
| Total Potential Completions | 2,277 | 1,917 | 1,978 | 2,182 | 1,671 | 2,542 | 3,166 | 2,838 | 3,779 | 2,924 | 3,119 | 1,211 | 29,604 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Reasons For Non-Completion: | | | | | | | | | | | | | |
| Initial Refusal | 10.9 | 11.4 | 9.4 | 6.9 | 15.7 | 5.9 | 4.2 | 8.4 | 15.1 | 7.8 | 2.1 | 8.4 | 8.6 |
| Respondent Refusal | 1.4 | 2.1 | 6.8 | 6.8 | 6.3 | 3.9 | 5.2 | 5.3 | 8.8 | 4.7 | 3.2 | 5.2 | 5.1 |
| Respondent Not Available |8 | 1.5 | 1.5 | .9 | 1.8 | 1.1 | .8 | .4 | 1.7 | .5 | .3 | 5.1 | 1.2 |
| Language Problem | 2.5 | 2.1 | .6 | .6 | 5.1 | 1.2 | .4 | 2.7 | 3.5 | 1.4 | 1.2 | 1.2 | 1.9 |
| Busy, No Answer | 6.9 | 9.0 | 6.1 | 5.2 | 9.8 | 6.9 | 6.4 | 8.2 | 9.7 | 6.4 | 15.2 | 32.8 | 9.2 |
| Interviews Completed: | | | | | | | | | | | | | |
| Did not Qualify | 1.6 | 2.7 | 2.0 | 1.9 | 1.3 | 1.3 | 2.7 | 1.6 | 1.7 | 2.1 | 2.7 | 2.7 | 2.0 |
| Not Principal Residence | 39.8 | 29.7 | 20.3 | 41.2 | 4.5 | 44.3 | 39.3 | 34.1 | 22.9 | 40.1 | 44.0 | — | 32.5 |
| Sample Quota Filled | 2.9 | 1.4 | 2.5 | 2.0 | 2.5 | 5.2 | 4.1 | 3.7 | 3.2 | 3.8 | 4.9 | 1.7 | 3.4 |
| Receives Rent Subsidy | 33.2 | 40.1 | 50.8 | 34.5 | 53.0 | 30.2 | 36.9 | 35.6 | 33.4 | 33.2 | 26.4 | 42.9 | 36.1 |
| Interviews Completed | 77.5 | 73.9 | 75.6 | 79.6 | 61.3 | 81.0 | 83.0 | 75.0 | 61.2 | 79.2 | 78.0 | 47.3 | 74.0 |
| Total Completion Rate | 425 | 430 | 577 | 422 | 506 | 431 | 653 | 578 | 812 | 567 | 404 | 143 | 5,948 |
| Final Sample Size — Renters | 329 | 339 | 428 | 328 | 378 | 336 | 514 | 431 | 449 | 406 | 420 | 337 | 4,735 |
| — Owners | | | | | | | | | | | | | |

* Area Code 807 Cases are respondents residing within the 807 area but not within the original sample frame.

For statistical purposes, the cases are appropriately weighted and included in the 'Remainder of Ontario Group'.

** The higher incidence of no answer responses in Remainder of Ontario is related to the higher incidence of part-time residences found in rural areas and small centers (e.g. cottages).

TABLE 6.2

. SAMPLE DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD SIZE .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR OR MORE PERSON | SAMPLE SIZE |
|-------------------------|---------------|---------------|-----------------|------------------------|----------------|
| METRO AREA | % | % | % | % | # |
| HAMILTON | 37.9 | 31.3 | 13.8 | 16.9 | 419 |
| KITCHENER | 31.9 | 34.7 | 15.4 | 17.9 | 429 |
| LONDON | 36.6 | 37.7 | 11.7 | 14.0 | 573 |
| OSHAWA | 28.6 | 31.5 | 18.8 | 21.2 | 416 |
| OTTAWA | 32.7 | 35.3 | 18.8 | 13.2 | 499 |
| SAULT STE.MARIE | 31.7 | 33.8 | 18.2 | 16.3 | 429 |
| SUDBURY | 28.5 | 34.0 | 17.4 | 20.2 | 650 |
| THUNDER BAY | 33.0 | 35.1 | 14.8 | 17.0 | 569 |
| TORONTO | 30.7 | 34.5 | 17.4 | 17.4 | 805 |
| WINDSOR | 37.5 | 31.9 | 16.6 | 14.0 | 565 |
| REMAINDER OF ONTARIO | 27.7 | 37.3 | 16.3 | 18.6 | 541 |

NOTES:

- 1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.
- 2) Population estimates equal the number of private market rental households.
Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.3

. SAMPLE DISTRIBUTION OF RENTER HOUSEHOLDS BY TYPE OF HOUSEHOLD .

| | FAMILY HOUSEHOLD | NON FAMILY | SAMPLE SIZE |
|-------------------------|---------------------|---------------|----------------|
| METRO AREA | % | % | # |
| HAMILTON | 51.3 | 48.7 | 413 |
| KITCHENER | 57.0 | 43.0 | 428 |
| LONDON | 45.7 | 54.3 | 571 |
| OSHAWA | 62.9 | 37.1 | 412 |
| OTTAWA | 52.6 | 47.4 | 496 |
| SAULT STE.MARIE | 61.2 | 38.8 | 428 |
| SUDBURY | 63.7 | 36.3 | 642 |
| THUNDER BAY | 54.0 | 46.0 | 565 |
| TORONTO | 56.4 | 43.6 | 799 |
| WINDSOR | 51.7 | 48.3 | 563 |
| REMAINDER OF ONTARIO | 63.7 | 36.3 | 541 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of private market rental households.

Estimates are calculated from 1981 Census statistics minus households having rent subsidies.

TABLE 6.4

. SAMPLE DISTRIBUTION OF OWNER HOUSEHOLDS BY HOUSEHOLD SIZE .

| | ONE PERSON | TWO PERSON | THREE PERSON | FOUR OR MORE PERSON | SAMPLE SIZE |
|-------------------------|---------------|---------------|-----------------|------------------------|----------------|
| METRO AREA | % | % | % | % | # |
| HAMILTON | 6.2 | 30.0 | 25.4 | 38.4 | 323 |
| KITCHENER | 7.3 | 28.7 | 19.9 | 44.1 | 331 |
| LONDON | 7.5 | 32.4 | 18.8 | 41.3 | 414 |
| OSHAWA | 5.7 | 28.3 | 24.8 | 41.3 | 315 |
| OTTAWA | 7.8 | 33.2 | 19.0 | 40.1 | 374 |
| SAULT STE. MARIE | 9.1 | 27.1 | 19.8 | 43.9 | 328 |
| SUDBURY | 4.3 | 27.6 | 19.7 | 48.5 | 493 |
| THUNDER BAY | 8.9 | 26.5 | 19.5 | 45.1 | 426 |
| TORONTO | 8.3 | 26.7 | 22.6 | 42.4 | 434 |
| WINDSOR | 10.7 | 26.5 | 20.6 | 42.2 | 393 |
| REMAINDER OF ONTARIO | 9.6 | 34.5 | 16.7 | 39.3 | 771 |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

TABLE 6.5

. SAMPLE DISTRIBUTION OF OWNER HOUSEHOLDS BY TYPE OF HOUSEHOLD .

| METRO AREA | FAMILY HOUSEHOLD | NON-FAMILY HOUSEHOLD | SAMPLE SIZE |
|-------------------------|---------------------|-------------------------|----------------|
| | % | % | # |
| HAMILTON | 93.1 | 6.9 | 320 & |
| KITCHENER | 90.0 | 10.0 | 329 & |
| LONDON | 89.3 | 10.7 | 411 & |
| OSHAWA | 90.7 | 9.3 | 311 & |
| OTTAWA | 88.6 | 11.4 | 370 & |
| SAULT STE. MARIE | 88.1 | 11.9 | 328 & |
| SUDBURY | 92.5 | 7.5 | 491 & |
| THUNDER BAY | 87.7 | 12.3 | 424 & |
| TORONTO | 89.7 | 10.3 | 426 & |
| WINDSOR | 87.2 | 12.8 | 392 & |
| REMAINDER OF ONTARIO | 89.0 | 11.0 | 767 & |

NOTES:

1) Statistics and sample sizes may differ from table to table due to rounding procedures and missing data.

2) Population estimates equal the number of owner occupied households.

Estimates are calculated from 1981 Census statistics.

7. DEFINITIONS

The analysis in this report uses the definitions that conform to those of Statistics Canada found in the 1981 Census Dictionary, as well as the 1983 Household Facilities and Equipment Survey.

| | |
|-------------------------|---|
| CHARGES | This grouping includes any payments made in addition to mortgage payments or taxes or rent such as water; hydro; gas; oil; cable; parking and recreation facilities. |
| CONDOMINIUM | A multi-unit residential complex in which dwellings are owned individually while land is held in joint ownership with others. |
| DIVORCED | An individual who has obtained a divorce and has not remarried. |
| DUPLEX | One of two dwellings, one above the other, not attached to any other building. |
| FAMILY HOUSEHOLDS | This grouping conforms to the Census definition of an Economic Family, referring to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, and/or adoption. Persons living common-law are included in this grouping. |
| FULL TIME EMPLOYMENT | Worked 30 hours or more per week, not including housework or other work around the house. Includes: working for wages, salary, tips or commission; working in your own business, farm or professional practice; and working without pay in a family farm or business. |
| GROSS DEBT SERVICE | Includes a blended mortgage payment (comprised of principal and interest) and property taxes as a percentage of total household income. GDS does not include monthly charges for utilities or maintenance costs. Only home owners with a mortgage are included in this calculation. |
| HEAD OF HOUSEHOLD | Refers to the person interviewed who was most familiar with household and financial information. |

7. DEFINITIONS

| | |
|-------------------------|--|
| INCOME | Respondents were asked to report the total income before taxes for all persons of the household for 1984. Respondents who were unable or unwilling to provide actual 1984 income were asked to specify whether the household income was above or below a pre-determined income and further still a general income grouping. Respondents' total household income for 1984 was adjusted to give an estimate for 1985 income. The adjustment factor used was the Consumer Price Index, equal to 4.4 per cent. |
| MARRIED ("Now Married") | Refers to an individuals present situation such as having a husband or wife who is now cohabitating (included are those who may be living apart because of employment or hospitalization). Common-law types of arrangements are considered "married". |
| MORTGAGE | A conveyance of property to a creditor as security for payment of a debt (e.g. part or all of a house purchase price). |
| NON-FAMILY HOUSEHOLDS | One person who lives alone in a private dwelling, or a group of unrelated persons who occupy a private dwelling. |
| PART TIME EMPLOYMENT | Worked less than 30 hours per week, not including housework or other work around the home. Includes: working for wages, salary, tips or commission; working in your own business farm or professional practice; and working without pay in a family farm or business. |
| PRE-PAYMENTS | Some mortgage agreements allow the mortgage holder to make one yearly lump sum payment toward the principal amount owing on a mortgage. The payment amount is generally set as a percentage of the principal amount owing, for instance, 10 per cent. |

7. DEFINITIONS

| | |
|----------------------|--|
| RENT | Refers to regular cash rent paid by tenant households in October, 1984 (non-movers) and October, 1985 (all respondents). Total rent figures include any charges paid such as parking, hydro, water, gas etc. |
| RENT-TO-INCOME RATIO | Total rent (including any charges paid such as parking, cable, hydro, etc.), as a percentage of total household income. |
| ROW/TOWNHOUSE | One of three or more dwellings joined side by side but not having any other dwellings either above or below. |
| SEMI-DETACHED | One of two dwellings attached side by side but not attached to any other building. |
| SEPARATED | To be separated from a husband or wife due to causes such as desertion or marriage breakdown or because the individual no longer wants to cohabitate. This category excludes individuals who have obtained a divorce. |
| SHELTER COST RATIO | Includes a blended mortgage payment (comprised of principal and interest), where appropriate, property taxes and monthly charges for utilities, as a percentage of total household income. Shelter costs do not include maintenance costs. |
| SINGLE | Never married. |
| SINGLE-DETACHED | A single dwelling not attached to any other building and surrounded on all sides by open space. |

